

# The Life That Now Is

Harmon Howard Rice



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# The Life That Now Is

By  
HARMON HOWARD RICE

Godliness is profitable unto all things,  
having promise of the life that now is,  
and of that which is to come.

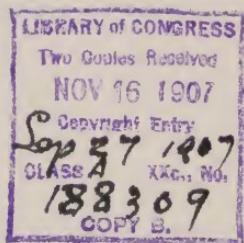
—*Saint Paul.*



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TO MY CHILDREN  
HAROLD AND GLADYS



## TOPICS TREATED

CHAPTER		PAGE
THE SEARCH FOR TRUTH		
I.	LIFE.....	1
MAN'S NEED		
II.	SUCCESS.....	7
HIS GROWTH		
III.	FOUNDATION.....	14
IV.	CHARACTER.....	19
V.	DEVELOPMENT.....	23
VI.	ACHIEVEMENT.....	27
VII.	SOURCES OF POWER.....	31
VIII.	EFFORT.....	36
IX.	PERFORMANCE.....	40
HIS HELPERS		
X.	SINGLENESS OF PURPOSE.....	44
XI.	FAITH.....	48
XII.	INDUSTRY.....	52
XIII.	PROMPTITUDE.....	56
XIV.	HONESTY.....	59
XV.	FIDELITY.....	63
XVI.	RECTITUDE.....	67
XVII.	PERSEVERANCE.....	71
XVIII.	ALERTNESS.....	75
XIX.	CHEERFULNESS.....	77
XX.	HUMILITY.....	80
XXI.	NONRESISTANCE.....	85
XXII.	JUSTICE.....	88
XXIII.	LIBERALITY.....	93
XXIV.	KINDNESS.....	97
XXV.	HARMONY.....	101

## TOPICS TREATED

CHAPTER		PAGE
<b>HIS OPPORTUNITIES</b>		
XXVI. THE GOLDEN RULE.....		105
XXVII. AUTHORITY.....		109
XXVIII. LEADERSHIP.....		112
XXIX. CRITICISM.....		116
XXX. RESPONSIBILITY.....		119
XXXI. WAGES.....		124
<b>HIS DANGERS</b>		
XXXII. PESSIMISM.....		129
XXXIII. SELFISHNESS.....		133
XXXIV. PERSONAL PREJUDICE.....		137
XXXV. PROFANITY.....		140
XXXVI. CONTENTION.....		144
XXXVII. HEEDLESSNESS.....		147
XXXVIII. WORRYING.....		150
XXXIX. LUXURY.....		153
<b>HIS PROBLEMS</b>		
XL. ASSOCIATES.....		155
XLI. OPPORTUNITY.....		158
XLII. COUNTING THE COST.....		163
XLIII. SUITABILITY.....		166
XLIV. PUBLICITY.....		169
XLV. ECONOMY.....		173
<b>HIS PEACE</b>		
XLVI. REST.....		176

## CHAPTER I

### LIFE

I am come that they might have life, and that they might have it more abundantly.

For the Son of man is not come to destroy men's lives, but to save them.

IN studying any one of the religions of antiquity the fact cannot escape notice that it represents a reaching upward of mankind, prompted by the aspiration of man's heart and soul toward higher things. Neither can one fail to observe the futility of the effort while the mind of the investigator is enlightened only by human thoughts and inspired only by human ideals.

George Washington was but a small boy when his father planted cabbage seed in a circle. A little later the tiny plants thrust their heads above the soil, preserving the geometrical form conceived by him who had sowed the seed. Then the father took the boy, who thereafter was never to doubt the existence of a Creator, showed him the circle of cabbage plants, and asked him why they grew in this regular form. The boy knew there was a man back of the planting, and it needed no logician to lead his intellect to the conception of God back of the universe.

The assumption that there must have been a

creative power, and that there must be a super-human force directing that multiplicity of activities which, taken collectively, form the continuous life of the universe, resulted in the creation, in the mind of primitive man, of imaginary deities. These were in some instances represented by images which were the work of men's hands, in which the essence of the represented deity was supposed to be embodied; while in other cases the planets, the winds, and the various individual forces of nature were deified and to them were ascribed volitional powers to control the affairs and destinies of mankind.

As the stream cannot be higher than its source, so humanly created deities cannot be above their creators except in the power which they may be supposed to exercise, this conception of power arising from the observation that things are done which surpass the powers of man. It therefore came about that to such deities were ascribed love, anger, lust, avarice, revenge, and every passion of which the mind of man is itself capable.

As it was unreasonable to suppose that a super-human being could entertain such various moods toward the creatures dependent upon it, a multiplicity of deities came to be devised to each of which some ruling passion, good or evil, might be attributed, or each of which might be endowed

with some great power for blessing or cursing the earth and its inhabitants. The superstition and fetishism which must necessarily follow in the train of polytheism, where some one of the many gods might with equal sense be invoked for success in a work of good or a work of evil, could not result in any great elevation or enlightenment of mankind.

It is true that we find in those days some large souls who lived beyond their age, who suffered persecution and derision from their associates, and who sought to better the condition of mankind by the application of right principles. These principles were in no sense deduced from the superstitions which, for a time, went by the name of religion, but were rather the result of a study of mankind and a contemplation of the inhumanity and injustice of the times. Such investigation reached a point where it encountered darkness and failure, and could go no farther.

Among these ancient religions there was one which, however we may regard it in the brighter light of the present day, stood out in bold relief as compared with its associates. Judaism was monotheistic in a polytheistic time; it possessed the distinct advantage of a revelation of God from without, something tangible above and beyond man. It was a revelation of a God of infinite power, justice, mercy, and truth. In the begin-

ning it was founded upon a code of laws which has been the basis for the jurisprudence and civilization of every enlightened nation. That the mind of man was not, at the time of its introduction, sufficiently developed to grasp its great ideals, and that these could only be accepted by the use of suggestive symbols, is matter of little surprise. That in its development it should absorb neighboring religions, and to some extent partake of their nature, is not a matter of wonder. That Aaron made the calf of gold, and that other leaders, in times of national unrest, permitted the introduction of practices which were not from the beginning, is due to human weakness. That, at the advent of our Saviour, Judaism had deteriorated into ceremonial service without spirit and without life, in which the vital principles had been buried under the traditional accumulation of centuries, cannot be denied.

In contradistinction to all this, the lowly Prophet of Nazareth came in an untoward generation proclaiming a religion of life and a gospel of love. Against the militarism of Rome he taught peace on earth and good will to men; against the philosophy of Greece he taught the eternal truth; and withal he spoke with authority and not as the scribes. Jesus Christ did not seek after truth from the viewpoint of the human mind, but he

proclaimed the truth as he had known it from all ages. He taught the foundation and development of character in a characterless age; he taught faith in an age of disbelief; he taught industry in an age of luxury and idleness, honesty in an age of avarice, fidelity in an age of faithlessness, rectitude in an age of wrongdoing, humility in an age of vanity, nonresistance in an age of contention and revenge, justice in an age of extortion and oppression, liberality in an age of greed, harmony in an age of discord, and the Golden Rule in an age whose every thought was selfish.

We must recognize that he not only himself possessed but that he taught to his hearers a wisdom of man and his needs which justifies us in carefully searching his words for those truths which concern our welfare in this present life. Is it not as reasonable to suppose that the principles which underlie the greatest success in this commercial age were understood and taught by the great Exponent of human life as to suppose that the principles of all jurisprudence were embodied in the revelation of a just God to Moses? The Saviour came that mankind might have life and have it more abundantly. More abundant life for you and for me is what the gospel teaches, if we be able to hear.

With profound respect for the influence of

Christ's teachings upon the morals, the ethics, and the religion of the world, still we may reverently say that he meant more than these. He meant in every sphere of human action, in every right aspiration of the human heart, in every just endeavor to do and to succeed, to give life and to give it more abundantly. While it cannot be gainsaid that his teachings have resulted in that marked uplifting of the world's civilization which has advanced commercial interests, which has accomplished great progress in the professions, in literature, in music, and in art, it yet remains for us to individually appropriate those teachings to the everyday affairs of the life of each man and each woman.

The principles of business and the science which underlies the art of commercial success have been grossly neglected by business men. Of twenty men who engage in business nineteen fail. The successful one has consciously or unconsciously practiced the principles taught by Jesus Christ. The science which underlies the art of business is broad, and covers every phase of human thought and character. Not all successful men are avowed followers of Christ, but all have employed in their undertakings at least a part of the principles of his teaching. To investigate these principles is our present duty; to employ them in our undertakings will be our future privilege.

## CHAPTER II

### SUCCESS

A man's life consisteth not in the abundance of the things which he possesseth.

For what is a man profited, if he shall gain the whole world, and lose his own soul?

What is a man advantaged, if he gain the whole world, and lose himself?

Man shall not live by bread alone.

The life is more than meat, and the body is more than raiment.

Seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

WHAT is life, and what is success? Neither the one nor the other consisteth in the abundance of the things which a man possesseth. Great success, thorough success, enduring and satisfying success, is neither in the hoarding of money, the acquisition of lands, nor the accumulation of chattels. The soul, the inner man, the quintessence of self-existence requires more, and never reaches satisfaction by the mere surrounding of itself with a great cluster of material objects. A Nebuchadnezzar builds Babylon, but his reason is dethroned and he eats with the beasts of the field. A Belshazzar drinks from golden goblets, but trembles as his doom is written by angelic hand. An Alexander conquers the then known world, but

falls a victim to his own appetite. A Napoleon rises, conquers, rules, but dies an exile on Saint Helena.

So it is with great reason and foresight that the Saviour asks what it shall profit a man if he accumulate all these things, even to the gathering of all the money and goods of the whole world, and lose the higher enjoyment which they cannot bring. What advantageth it to gain acres upon acres and have discord in the home? What profit is there in the oppression of fellow men and the neglect to train one's own child in the way he should go? What gain is it to accumulate great riches by means which nurture in the heart a distrust of all men? What enjoyment is in great wealth when it has been gained by the corruption of men, leaving in the mind of the corrupter the settled conviction that every man has his price? What shall it profit to have a larger and a finer dwelling than a competitor and no bodily health wherewith it may be enjoyed?

Man, the inner man, subsists not upon rich meat and rich drink, nor is he comforted by fine apparel. Life is something more. Even as the soul is greater than the mind, and as the mind is greater than the body, so is the body greater than those things requisite for its clothing and its maintenance. The error which humanity is com-

mitting is the forgetfulness of the dignity of self, and the centering of attention upon the material things with which a man may be surrounded.

In choosing among life's blessings, the insight of Solomon deserves our emulation. If offered great riches, long life, or wisdom how many would, like Solomon, select the last as the greatest boon?

How, then, shall we strive to live, how shall we attain success, and after what things shall we seek? He who came to give life and to give it more abundantly says, "Seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."

There is not one who reads these lines who has not many times heard this saying of Christ, perhaps not one who has not memorized it in childhood; but do we believe it? Is there one who has really appropriated it to his own life as meaning, in regard to the life that now is, exactly what it says? We have all read it with a vague feeling that it was all right, that it was a very nice thing to be good on Sunday; but if asked if it really and actually paid to stick to it at about two o'clock on Thursday afternoon, while trying to get the better of the other fellow in a horse trade, or a stock deal, or a real estate transaction, we might have some hesitancy in giving a perfectly frank answer.

We all think, in rather an indefinite manner,

that it is a nice thing to be good. Good! O, how we abuse the word! Do we not realize the actual sin of mere negative goodness? That is not the kind of goodness that Jesus taught. His teachings glow with the thought that we must be up and doing; that we must not only be good, but do good; that there is work for each one, and it must be well done.

But let us analyze this saying of the Master, and decide whether it is, in reality, true or false. "Seek ye first the kingdom of God." Why first? When we start to build a house we first lay the foundation to carry the superstructure, and, if we be correct builders, we lay it with sufficient strength to guarantee safety, for we know that if the foundation fail the house will be lost. But in business we neglect the foundation. We start to sell goods, to trade, and to engage in the multifarious things which are comprised in commercialism. We forget that the thing which makes for success or failure is the man. We forget that it is his character and personality which give the power to impress and to persuade; his fidelity which inspires that confidence which gains and retains customers; his cheerfulness, his perseverance, his industry, and his justice which attract or repel mankind.

How many, before engaging in an enterprise,

study to know whether the articles they have for market are worthy of themselves and will be of benefit to their customers? A very successful advertising writer was engaged at a large salary; after working a week he gave notice that he would break his contract unless the quality of the goods was raised to accord with the merits he was ascribing to them. That man had character; he knew it was not good business to lie in order to sell goods. He could not afford it! The superficial preparation of the average business man is the cause of two thirds of the failures which the commercial agencies report from month to month.

But why seek the kingdom of God? Because it is not only the highest type of correct teaching which has been given to humanity, but because it delivers us from the soul-harrowing work of seeking, from our own standpoint, upward after the highest things. It brings to us the correct principles of life, of success and of business, from one who has known us from the beginning and who speaks to us with authority which we can accept without hesitation. It is the embodiment of all that is right and good and of all that will bring us true happiness, and, taken in connection with the words "and his righteousness," represents the one thing needful in the business world.

The righteousness of God! That infinite right-

eousness which, in our best moments, we can only hope to approach. Even as God's ways are higher than our ways, so are his thoughts higher than our thoughts; and so is the righteousness which he possesses, and which he would teach us to use in our daily work, infinitely above any right course of action which we could devise by years of study.

This righteousness was made for man, and not man for it. Righteousness is the thing which will make man successful in all his right undertakings. It is the thing which will make him truly happy. It is the thing which will enable him to achieve, and leave no sting with the achievement. The trouble with our self-devised systems of success is that the rose has a thorn which pricks us even while we are smelling the delectable perfume of material success.

But how about the other things being added unto us? The laws of success and failure are as certain as seedtime and harvest. Man is a natural being, endowed with certain powers which raise him above the animals and give him dominion over the earth. But he is not raised above the operation of the natural law which rules the universe. In all of his undertakings, in all of his intercourse with men, his success and failure are governed by laws which have existed from the be-

ginning, which will exist forever, and which are as unchangeable as the laws of the Medes and Persians. If I place my hand in the fire I shall be burned; if I take proper care of my body I shall be well. If, in my dealing with men, I adhere to the great principles of life which make for success I shall succeed; in so far as I depart from those principles, by one jot or tittle, in so far I shall fail. God reigns, and his universe is governed by law.

## CHAPTER III

### FOUNDATION

But he that heareth, and doeth not, is like a man that without a foundation built an house upon the earth; against which the stream did beat vehemently, and immediately it fell; and the ruin of that house was great.

Not long ago a very large corporation desired a man for a position of responsibility, paying twenty thousand dollars per year. The directors specified, first of all, that he must be a man who had been raised on a farm and who had worked his way through college without assistance. At first glance this seemed rather unjust to the many able men who had not spent the days of boyhood on a farm, as also to the great number who had obtained a college education without the necessity of relying upon their own resourcefulness. But the thing that particular corporation desired was foundation under the man's character, and the directors well knew that their specification insured a foundation which would stand.

Why is it that so many of our greater men come from the rural districts and are self-educated? Is it not that the circumstances surrounding their lives in the formative period of youth have developed those qualities of self-reliance and hardi-

hood which enable them to perseveringly fight life's battles with a clear eye and a kind heart?

In the thoughtless days of childhood we built playhouses without foundations, but in building for success the first requisite is to look well to the foundation. Even before we lay the foundation we must clear away from the building site the rubbish which has accumulated through careless years. We must excavate the loose earth which has no firmness or strength in itself, and, if we find not below a solid rock of inflexible will power upon which our foundation may rest, we must first lay a footing of purpose to do and to be. Then, and then only, are we ready to lay the great foundation stones of education and health upon which our character may be builded, and upon which it may stand unmoved by the storms of time.

Education, taken literally, is the leading out of man, the development of the powers which sleep within him and which ordinarily lie dormant until some emergency calls them into action. Someone has said that in the character of Robinson Crusoe is portrayed the most highly educated man of the world. Certain it is that the various straits in which he found himself developed his powers of body, mind, and soul, and caused him to arise and do things which would have been impossible

under more happy circumstances. To this self-development must be added that acquisition of knowledge which, by custom, we call education. Taken together, the discipline from within and the knowledge from without prepare a man to be worth while.

The matter of health deserves broader consideration than it is usually accorded. There is health of the body, there is health of the mind, and there is health of the soul, and there is that complete health which enables the three divisions of man's nature to perform their respective tasks without discomfort to one another. It is indeed seldom that we see a person so evenly balanced that the mind can work actively and continuously without dwarfing the soul or weakening the body, and yet this is the true status of the human organism as created. It is our business to be whole.

In the wonderful one-horse chaise Oliver Wendell Holmes has given a picture of a perfect man; a portrait of a man in whom the strength and persistence of soul, mind, and body are equally balanced, and in whom one part of the complex organism is not broken down by the wear and tear of strenuous living while another retains its vigor but loses its efficiency through the failure of the first.

Christ says that he who heeds not his teaching

is like a man who neglects his foundation and builds his house upon the earth. He who has an opportunity to learn the vital principles of life, the laws of success in all right undertakings, but who leans to his own understanding and disregards the law of life, rears a structure lacking stability.

The business world of to-day is very largely using earth as a foundation. Too often do we find it unstable, able to support no great weight, and liable to be washed away. Notice how the Saviour depicts the ruin. When the stream of adversity beat vehemently upon the house it fell immediately, and its ruin was very great. It was not a mean house; on the contrary, it was a very great house. It was pleasing to the eye, all right in appearance; and it was so cleverly constructed that one could not detect the absence of a foundation. But in time of trial its ruin was instantaneous.

Why should one spend years in preparation for a profession, in which he hopes to earn a livelihood, and only weeks in preparation for business, in which he hopes to amass millions? The whole system of preparation for business is hurried and woefully inadequate. Why do so many large establishments employ only boys, and fill all vacancies by promotion from the lower ranks of employees? Because in this way only can they lay

the foundation for successful work. It is well-nigh impossible to go out and hire a man who can fill a position of any great responsibility, because he lacks the foundation.

Daily do we see men engaging in business for which they are not especially trained, men who hold to the opinion that business requires nothing but the work of to-day; they fail because of inadequate strength in the foundation; because they "without a foundation built an house upon the earth."

## CHAPTER IV

### CHARACTER

Either make the tree good, and his fruit good; or else make the tree corrupt, and his fruit corrupt: for the tree is known by his fruit.

Out of the abundance of the heart the mouth speaketh.

CHARACTER-BUILDING is at once the greatest duty and the greatest privilege of the business world. Character is something which is not bought, found, nor learned. Character is the very essence of the personality, the essential under-current of man's nature, the man himself! It is forming during every hour of his existence, and every act has an influence upon its molding. We are by nature creatures of habit. The thing which we do for the first time to-day becomes easier to-morrow, and in a month or a year the act, whether good or bad, becomes to a greater or less degree mechanical, so that we do it almost without thinking. Thus our every act tends toward the formation of good or bad habits; and habits, in the aggregate, make character.

Character is that which stands behind every impulse and every act of life. It is something more than the dropping of bad habits; something beyond the elimination of profanity, drunkenness

and lewdness. It signifies the rounding out of the real man by the incorporation into his being, by force of habit, of industry, perseverance, honesty, fidelity, justice, and kindness.

Have you talked with a man, small of stature, who seemed so large that you were almost afraid to express opinions contrary to his? That was because he had character; because he stood for something vital; because in five minutes' conversation one could not but recognize that he was a real man. Why does the schoolboy of to-day speak the name of Patrick Henry with awe? Is it because he was an orator? There have been many gifted speakers. Is it not rather because he stood for the vital principle of liberty? Is the memory of Lincoln revered because he was our first martyred President, or because he stood for the equality of man? Has Saint Paul been honored for nineteen hundred years because he was a righteous Pharisee, because he was learned in Jewish law, because he was born a Roman citizen? No, a thousand times, no! Every Christian church delights to do him honor because he stood for salvation by faith in a crucified and risen Lord.

What think you that David meant when he said to Solomon, "Be thou strong therefore, and show thyself a man"? Think you that he referred only to physical strength, to prowess, to the gathering

in his hands of the reins of power over his fellow men? No; those words stand for character. Show thyself a man, a man among men, a man before God, a man in thine own estimation.

No words can more powerfully portray the value of such character than the Saviour's words, "Out of the abundance of the heart the mouth speaketh." There are many who think that they can as well neglect character and make up for lack of the genuine article by glossing the surface with pleasing words and the business smile. It was to such that the Saviour's words were addressed, and the strength of the statement is greatly increased if we consider the circumstances under which it was delivered. Christ was speaking with certain members of the Pharisees, a Jewish sect at the time numbering about six thousand, which had attained great repute, Saint Paul mentioning as a mark of distinction that he was a Pharisee and the son of a Pharisee. The members of this sect were not only exact in the performance of all requirements of the Levitical law, but gave equal heed to careful observance of a great mass of ceremonials which had been woven about the law, and which was known as the "tradition of the elders." So it was to the very first people of the time, to the leaders among the nation, that the Saviour was speaking, and it was at their real inner character

that he struck when he said, "How can ye, being evil, speak good things ? for out of the abundance of the heart the mouth speaketh." To all outward appearance righteous to a fault, they yet lacked character.

And we need not imagine that superhuman power is necessary to discern between genuine character and its counterfeit. In spite of all our attempts at simulation, men know what we are. The great business of the man who would succeed is to *be* rather than to *seem*. The cry of the age is for genuineness. Give us real men!

The comparison of men's characters to a tree, and of the results which they accomplish to the fruit of the tree, is most pertinent. There are certain results which come from the acts and the words of each one for each day of life. Taken in the aggregate, these results express what we are and show forth our lives as in a mirror. Let us then dig about the root of the tree and cultivate it that it may be strong and vigorous, and let us graft on its branches those buds of justice and truth which it has not in itself, to the end that the fruit may be sweet to our taste and become a blessing to ourselves and to those who shall come after us.

## CHAPTER V

### DEVELOPMENT

First the blade, then the ear, after that the full corn in the ear.

THERE is something about Lord Byron's awaking one morning to find himself famous which appeals very strongly to human nature. We would like to forthwith secure the object of our ambition. We feel that to be rich, to be famous, to attain high office, would satisfy us; but our growing large enough for the blessings we covet is a matter to which we give little heed.

We glory in the story of General Putnam leaving his plow in the field and going to lead the Continental army to victory; but we forget that he was but training to serve his country when, as a boy, he tied a rope about his waist and went into the cave for the wolf which had been destroying the farmers' sheep.

The world's greatest pianist, when called a genius, answered, "Men now call me a genius, but before I was a genius I was a drudge."

Heaven is not reached by a single bound,  
But we build the ladder by which we rise  
From the lowly earth to the vaulted skies,  
And we climb to the summit round by round.

Nothing comes to perfection except by development. We are aware that our bodies attain their normal size by growth, we are aware that our muscles attain strength and elasticity by training, we are aware that our minds gain strength with years and healthful mental exercise, but do we realize the power that is within us to force the growth and the development of the higher faculties of life?

We cultivate the flowers and the trees, we carefully feed and house the domestic animals, perchance we give care to the development of our own bodies; but when the day's work is done we read the ghastly details of two murders and a suicide, we go to bed with a novelette written by an imbecile, and then complain because a man who has enjoyed educational advantages succeeds where we fail. And yet we know, although we shun the truth, that twenty minutes of each day given by any mature man or woman to persistent study with a definite aim will educate one to almost any desired standard. We know that Benjamin Franklin borrowed books and read all night to complete them before the day on which he had promised their return, and it may be there are among our daily associates men who are passing us in the struggle for excellence who are reading things worth while in the hours of the evening

which we are wasting in idleness or in the perusal of trash which causes a cancerous growth instead of a healthy development.

Growth must be steady; it must become a habit. Just a little addition to mentality each day will make a mental giant in ten years. Anything that is worth while takes time. Consider the rings of the giants of the forest, which represent years of steady growth; consider the mushrooms in the market, which grow in a night.

That the growth in stature and in strength of body is governed by natural law we do not deny, and we give to this due regard by avoidance of those things which tend to retard the growth of the body or to weaken its powers, but in the development of the higher faculties we are heedless of the natural law of growth. We seem totally oblivious of the fact that the rapid glancing over a paragraph of little interest to us has a deleterious influence upon our power of concentration. We do those things which we know weaken the will, impair the memory, and dull the sensibilities.

The language of the Saviour indicates, indeed, something beyond growth, something more than mere increase in stature and in strength: "First the blade, then the ear, after that the full corn in the ear." The indicated change in formation coincident with growth is quite as true of life in its

application to the development of mind and soul as in its application to the grass of the field. We have in ourselves the power to reach outward and upward after lofty ideals, and to attain higher realities. We must, however, work for them day by day; we must grow up to them. Then shall we go on from strength to strength.

May we not strive to develop into greatness?—not to reach out and draw great things unto ourselves, but to develop in ourselves such greatness of soul, and such capacity of mind, that we shall be great by intrinsic merit?

## CHAPTER VI

### ACHIEVEMENT

But woe unto you that are rich! for ye have received your consolation.

THE man whose aspirations do not rise above materialism has one of two futures in prospect: on the one hand, failure; on the other hand, the reaching of his goal and the realization that it is vanity. We can scarcely ask the reader's indulgence to mention Alexander's tears, even though they so perfectly illustrate the point that, in worldly matters, the joy is in the race and not in the prize.

Not long ago, while eating an expensive dinner, an elderly and very wealthy man said, "This is one of the few joys left to me." How many men in moderate circumstances, striving to support their families in comfort and to rear their children in honor, working honestly in the day and hoping honestly for the morrow, have in their lives that joy which is taken away from him who is surfeited with the goods of this world!

When Russell Sage had amassed millions he was asked why he still labored so persistently to gain money for which he had no need.

He quickly asked, "Were you ever a boy?"  
"A good while ago," his questioner replied.

"Did you play 'keeps' at marbles?"

"Yes, indeed."

"Why? Did you need the marbles?"

There is not, except to the warped soul of the miser, pleasure in the mere fact of accumulation; it is in the doing of things that we find delight, and in no nation is this love of achievement more strongly apparent than in the American people. From our forefathers, only a few generations past, who subdued a great land, who made the wilderness a place of habitation, who overcame the beast and the savage, who caused the dry places to be well watered, who made the earth give up her hidden treasure, and who gave freely of their lives that a nation might here arise in which freedom and equality among men should develop truth and righteousness—from them we inherit the passion to do and to dare.

The success of the American people is due more largely to the development of this principle than to any other trait in our national character. Throughout the land, from the least to the greatest, there is marked evidence of pride and joy in the work of the day. Whatever our work may be, we glory in doing it a little better than anyone else could do it. And this is right. It tends not only toward our own advancement, but toward raising the standard of efficiency in all work.

A young parson called upon a member of his congregation who was a cobbler and expressed his pleasure at finding him so happy at his lowly task. "Lowly task?" answered the shoemaker. "No work is lowly if well done. You make sermons, I make shoes; and if at the end my shoes be found better than your sermons I shall wear the brighter crown."

The man who will take such joy in a humble occupation that he will perform his task in the best manner possible is unwittingly fitting himself for a higher place; not merely because his employer's attention may be attracted, but because the man is himself growing, he is developing something better in himself, he has an ideal, and he is working a transformation.

Andrew Carnegie says one is unfortunate who arrives at the age of accountability with a fortune accumulated by his father. We have often heard that to be born rich is a misfortune, and we are accustomed to regard the statement as a joke, feeling that personally we would have no objection to assuming such a hindrance. The truth is that to be born with a great quantity of this world's goods deprives one of the incentive which is, with rare exceptions, necessary to arouse us to that great activity of which every man is capable.

Of course, there are notable exceptions. There

are numerous cases of rich men's sons who are not unworthy of the fathers from whom their heritage has come. But in a commercial nation life and the circumstances attendant upon it are largely governed by the wealth which one has inherited or which he may acquire, and the particular fact that J. P. Morgan inherited vast wealth and yet became a financial leader of mighty personal power does not disprove the general fact that the poor boy has a powerful incentive to be up and doing that he may not only satisfy the wants of the body, but that he may acquire that power which he cannot fail to observe as concomitant with the possession of riches.

If, however, in the pursuit of wealth in which, to a greater or less degree, all engage, we neglect not those things which make for true and lasting success, if we do not allow our ideals to be overcome by the deceitfulness of riches, we shall in the end attain the goods of this world in sufficient measure, and with these that other joy which passeth not away.

## CHAPTER VII

### SOURCES OF POWER

The spirit indeed is willing, but the flesh is weak.

At a Washington banquet, a while ago, a learned senator said that the nation's peace and prosperity depended upon the stomachs of its legislators. The source of power in man is the soul or spirit, and the source of weakness is the flesh. The flesh must be taken to include both the mind and the body. It is to the lack of perfect development of mind and body, considered separately or in conjunction, that our want of power is attributable.

Embraced in the mind we have intellect, will, and sensibility, each of which may be developed to an almost infinite degree. The power to think correctly and persistently is not fully developed in any man. If the reader doubts this statement he is invited to think persistently of one thing for three consecutive minutes. The habit of thinking diffusely, of permitting the thoughts to dwell upon many things at one time, or to wander aimlessly from one subject to another, commonly known as lack of concentration, is a very grave fault, which we may correct by forcing ourselves to think of one thing continuously for a few minutes at a time.

At first this will be difficult work, but it will pay, as it will ultimately lead to the priceless ability of speedily forming correct judgment.

The will power, which in most of us is strong when it concerns those in our power but weak when it concerns ourselves, is susceptible of the greatest training. He who would control others must first master self. We neglect the will power to such an extent that we must acknowledge to ourselves that we perform those duties which are pleasant and neglect those duties which are unpleasant. We have personally found a great means for strengthening will power to lie in the making of a list of those things which we ought to do and systematically following the list throughout the day. If this plan be followed one will find, before the day is done, some unpleasant duty on the list and immediately there arises in the mind an inclination to perform another task first, leaving the unpleasant one until a later time. If this untoward inclination be followed, the will is thereby weakened. One must unflinchingly go through the list in the order set down.

This is, of course, merely one instance of method for strengthening the will and is subject to infinite variation as to ways and means. If one have the desire, means will present themselves. It may be said, in general, that the performance of any un-

pleasant task, with the thought in mind that it is done for the express purpose of strengthening the will, cannot fail to accomplish that purpose if persisted in from day to day. He that ruleth himself is, indeed, in a fair way to become a ruler over many things.

Sensibility is the greatest source of mental weakness, and is not usually in harmony with the intellect, and yet it may be trained to harmonize with our highest good. We usually feel like doing one thing while our reason tells us that we should do another, and then the will must determine which shall govern. Not to enumerate all the feelings of which the mind of man is capable, one may be mentioned as an illustration.

Anger is probably that one with which we have to contend most strenuously in ordinary business. The man who loses his temper on slight provocation is pretty sure to do the wrong thing, and as sure to regret it when his reason gains the ascendancy. We have noticed that those men who are most successful in difficult negotiations do not easily lose their temper, and that when a man becomes very angry he usually loses sight of the main point at issue, and cares only for the provocation of the moment.

All of our feelings should be attuned to the finer aspirations of life. Every sensibility should

be governed and controlled by that reason with which we are endowed.

We are accustomed to think of the body as a necessary evil; of its weaknesses as things which are somehow visited upon us, for which we are not to blame and from which we may not be free. This view and this belief are the great curses of mankind. The condition of bodily health and strength, and the longevity of man, within reasonable limits, are matters which are in the hands of man himself and matters to which it is both his duty and his privilege to give careful heed.

We know very well that the stomach and the digestive organs are the seat of our physical strength or weakness, and yet we eat those things which we know we should not, and we eat quantities which we know to be far in excess of our requirements. We know that life-sustaining oxygen is drawn into the lungs with every breath, and yet not once in a day do we breathe properly or fully. We seem to consider that lungs were given us and that they will last a certain number of years without any attention on our part. O, if we could give to our lungs the same attention which we give to the mechanism of a machine which we buy, how great would be the saving of life! We care for the machine in the days wherein it is strong and able to perform much work, having in

mind the preservation of its effectiveness; we care for the body only when its strength and vigor have wasted away, endeavoring then, often too late, to restore it to normal efficiency.

It cannot be said that we exercise wrongly, because, generally speaking, we do not exercise at all. We do go out and take a long walk once a week or once a month, and we walk with head down and shoulders drooping, so that the lungs have not proper room to work, and it is hard to see where we derive much benefit except in our feet. Civilized men do not exercise those portions of the body which give proper development to the abdominal organs, because it is easier to take little liver pills. Most of us, when in school, learned enough simple exercises to form the basis of a physical training which, if persisted in, will give to the body that erectness, strength, and vigor which will enable it to quickly respond to all the demands of the spirit and which make for success in any undertaking.

No general would hope to win victory without the obedient support of the men in the ranks. And yet we seek to attain success by the exercise of our higher powers, unmindful of the support which these powers need and which they may have if we give due attention to what we are pleased to term the lower powers of our being.

## CHAPTER VIII

### EFFORT

Seek, and ye shall find.

THE limit of success is the desire to attain. The reason that the accomplishments of our lives are so small is that we consider the limitation of circumstances in which we find ourselves as final. We regard the obstacles to success as insurmountable, and we make no serious attempt to scale the heights on which we see those things which we desire to obtain.

Dwight L. Moody wrote on the margin of his Bible, "If God be your partner make your plans wide." Disregarding the fact that the Creator is the partner of every just man in every right undertaking, we dwarf our lives by the narrowness of our plans. The spark of the Infinite Mind lies dormant in the brain of each of his dependent co-workers, and it needs only the recognition of this infinite and eternal birthright to cause it to burst into a flame of appalling brightness.

"Where there's a will there's a way" is an adage which few properly value. We may believe it in a perfunctory sort of manner, but we do not accept its truth in that full measure which enables us to appropriate it to our own benefit. The boy

who says, "I'll try, sir," will sooner or later send back Commodore Perry's dispatch, "We have met the enemy and they are ours."

The will of man is a power superior to all the forces of nature. God gave to man dominion over the earth, and over every creature which was created upon the face of the earth or in the waters thereof, and he gave to man a will which, when properly cultivated, enables him to do marvelously.

We have not risen to the possibilities of will. Once in a thousand years the world has produced a man who has refused to accept any limitations of environment, who has refused to be governed by the circumstances surrounding his birth and training, who has been uninfluenced by the prevailing spirit of his time, who has known what he wanted to accomplish and has conceived that the power is within himself to overcome every hindrance and to complete the work whereunto he is called. Under cover of darkness Wolfe scales the heights of Quebec and passes into history as great, because he dared to attempt much. But men in general, in all stations of life, accept conditions very much as they find them, and they allow the ambitions of youth to be overcome by fear of the obstacles which appear on the one hand like unscalable cliffs rising above them, while below they see paths of ease leading along pleasant valleys in which

travel is easy. Thus they proceed with the masses, because one cannot expect, when he takes the path that is easy, but that he will have abundant company. It is the desire to do, the stern determination to succeed, which alone raises a man above his fellows and gives to him places of honor.

The thing we most need is this determination to go after the more desirable things in life. More or less do all suffer from Mr. Micawber's state of mind—waiting for something to turn up—waiting for the good things of life to come to us. Nothing ever turns up for our benefit unless some man goes out and turns it up. The inertia which is one of the fundamental laws of nature is ever present in the affairs of men. Nothing worth while develops itself; it requires the most diligent attention, the must untiring perseverance, the greatest faith, and that determination which knows not how to fail, to move things in the business world.

O, how little do we attempt, and how puerile are our aspirations! It is true we may, in moments of meditation, have high aspirations, but when have we them in that full sense in which we expect to actually accomplish those great things for which we long? How many of these aspirations assume a definite shape and impress themselves upon us, so that we say, "This one thing I do"? And even though, on a birthday or a New

Year's Day, we form such a resolution, how many days do we cling to it? The effort of life must be strong and continuous throughout the years.

Someone says this is idealism, this is not practical, this sounds like hitching the wagon to a star. Well, let us hitch our wagon to a star—and get behind and push! While we think about pushing other people and other things, we seldom realize that it is ourselves who need the pushing. There is nothing the average man needs so much as pushing, and he needs that pushing not from without, but he needs to gather all his resources like a strong man about to run a race, and then direct this concentrated energy toward pushing himself to ultimate achievement.

## CHAPTER IX

### PERFORMANCE

The night cometh, when no man can work.

If ye know these things, happy are ye if ye do them.

These ought ye to have done, and not to leave the other undone.

Whosoever heareth these sayings of mine, and doeth them, I will liken him unto a wise man.

IT is said that when John F. Stevens, late chief engineer of the Panama Canal, was a young engineer constructing a piece of railroad in the West, his men became demoralized through the influence of a saloon which was located near their camp. As the nuisance was not on railroad land the young engineer had no legal redress. Becoming exasperated, he walked into the saloon one morning and asked the proprietor when he was going to leave camp.

"When I get good and ready," answered the tough.

"I am going now," answered Stevens, as he lighted a dynamite bomb and threw it behind the bar.

Procrastination is the great evil which hinders every business man and prevents him from achieving that of which he is capable. The night cometh, not only at the end when our bodies and our

faculties of mind are no longer able to respond to the ambition to accomplish great things which, in earlier years, we have postponed, but the night cometh at frequent intervals in each life.

The great truth which we must grasp from the words of our Saviour prompts us to be up and doing right now. This is well understood in business, as evidenced by the expressions "Get busy" and "Do it now," which we laugh at as slang phrases invented by some facetious fellow. And yet they possess the very germ of truth. The thing which presents itself for action must have immediate attention. We must work to-day.

It is one thing to know what we ought to do; it is quite another thing to do it. One of the greatest errors of the philosophy of Socrates was that he assumed that humanity would do the right thing if it knew the right, and hence he spent his life in seeking to know the truth and in teaching others the principles of right living. In this age there is small excuse for the man who does not know the principles of life, the things which make for success; and yet where shall we find one man who consistently and persistently does the things which he knows will give to himself, and to those dependent upon him, the greatest measure of high and enduring success, and of permanent happiness?

In doing things, we usually select certain things and feel that, having done these, the obligation does not rest upon us to perform other duties which, in a vague way, we feel should be done. The Saviour's words are most clear: "These ought ye to have done, and not to leave the other undone." The performance must be full and complete. Whether the several duties which lie at our door be small or large, each must have that careful attention incumbent upon us because of our knowledge that the thing requires doing. Christ was speaking to the leaders among the Jews, whose scrupulous care in paying tithes and in observing the ceremonial law was regarded as the fullest performance of duty. He says to them that they observe these things and have omitted judgment, mercy, and faith, which are weightier matters of the law. He is then careful not to allow them to construe his teaching as in any way lessening the value of what they have done, or relieving them from the obligations imposed by the law, and so he says that they ought not to leave undone the things they have been doing, but that they ought also to have done the others.

We have been accustomed to think of a wise man as of one whose mind is stored with a vast accumulation of knowledge. We speak of one as a "walking encyclopedia"; we respect one whose

fund of information is such that he can answer questions about a multiplicity of things concerning which we are ignorant; we regard him as wise. Not so; Christ says that the wise man is that one who performs according to his knowledge. The one who not only hears and learns, but the one who doeth, is wise. He is wise in the highest sense because he not only stores his mind with words of wisdom, but he assimilates the truth, he makes it a part of himself, he incorporates it into the habits of his daily life, and thus he lives in himself, and in his intercourse with men, the wisdom which other men gain and hold only in the abstract.

We shall find no greater causes for human failure, for human misery and distress, than in the sin of procrastination, in the love of inaction, in the refusal to compel our bodies to perform those things we know they should, and in self-exoneration over duty half done.

We are known as a nation which does things; a nation in whose great heart the love of initiative is strong; indeed, it has been said that this is the characteristic of our national life. How far, upon mature deliberation, shall each one find himself from fully living up to the ideal of this principle? Let us work while it is day!

## CHAPTER X

### SINGLENESS OF PURPOSE

No man can serve two masters.

The cares of this world, and the deceitfulness of riches, and the lusts of other things entering in, choke the word.

And that which fell among thorns are they, which, when they have heard, go forth, and are choked with cares and riches and pleasures of this life, and bring no fruit to perfection.

BENEDICT ARNOLD stands in American history as a marked example of the failure of that life whose service is divided between two masters. Yet in the most upright mind the purposes of life are often so divided that the effort of the worker is as unfruitful as though he were a traitor to men instead of a mere traitor to self.

That no man can serve two masters consistently, either with profit to those masters or with honor and ultimate satisfaction to himself, has been abundantly evidenced in the great upheavals which have occurred in corporate and municipal affairs throughout the land during recent years.

It is not, however, with especial reference to this thought that these words of the Saviour are introduced, but rather to bring home to each man the truth that his individual efforts must be concentrated, that his purpose in life must be un-

divided. There must be a great single purpose leading him on to achieve great success. If otherwise, justice cannot be done to any one of the various ambitions which he may have from day to day.

The age is gone o'er  
When a man may in all things be all.

Every man who would accomplish anything worthy of a man must have one masterful ambition in life, to satisfy which he is willing to eliminate minor joys and to pass minor disappointments without regret. There can be no great achievement without a great concentration of purpose. The realization of this principle, at least in a measure, has led to great specialization and division of labor in the industries and professions, and in every field of human endeavor.

Our age  
Is too vast, and too complex, for one man alone  
To embody its purpose, and hold it shut close  
In the palm of his hand.

The various duties which one man performed in a past generation are now divided among six men, in order that each man's entire attention may be given to a single branch of an industry, or to a single phase of thought.

There were giants in those  
Irreclaimable days; but in these days of ours  
In dividing the work, we distribute the powers.

In the vicinity of the Lake of Galilee, in an

agricultural country where sowing and reaping were so much a part of the life of the people that the various influences which made or marred their crops were a matter of everyday concern, Jesus delivered the parable of the sower, which is, in respect to the similitude between the life of mankind and the life of the vegetable kingdom, the greatest utterance of all time.

The word of wisdom is welcomed by each one; we even hear and decide that henceforth right principles shall govern our thoughts, our words, and our deeds. But the distracting cares which are incident to business life and the desire for other things entering in choke the true principles which we have heard and by which we have desired to live.

The pleasures of life, taken broadly, constitute perhaps the greatest of the thorns. We love ease, we love almost anything better than the work we have in hand, although it should of itself be our greatest delight. These things first draw us away from the doing of those things which we know require doing until at length, through the scattering of our thoughts and desires, we forget that we had concentrated our ambitions upon a great purpose and we finally lose our hold upon the great aim of life.

It has been said that a man can reach his high-

est success only in a business which he loves; and yet the love of a business is but the natural out-growth of that concentrated and persistent attention which causes one to acquire a familiarity with all its points of excellence which makes him an enthusiast in his calling, and enthusiasm begets success.

Fruit brought to perfection is what we want. We do not want our tree to bear half-developed fruit; cooking apples do not bring the highest price. We want rather those great luscious mellow apples which seem to melt in the mouth, and which sell for such a price that we cannot buy so many as we want. The only way to bring our ambition to its full fruition is to persistently shut out every leaning toward the things which would draw our thoughts or our acts away from the great single aim which leads to success.

## CHAPTER XI

### FAITH

Why are ye fearful, O ye of little faith?  
O thou of little faith, wherefore didst thou doubt?  
If thou canst believe, all things are possible to him that believeth.

DOES the practical business man who reads these lines slightly scoff at the suggestion that faith is a factor of success in business life? Gladstone did not sneer, and Wanamaker does not scoff, at faith in Almighty God, but each assigns his success to an unfailing trust in Divine Providence.

Faith is a very broad term. There is faith in God, there is faith in mankind, there is faith in self, and there is faith in our work.

Faith in God involves faith in the supreme law of the universe. In the beginning it involved faith that the seasons should regularly recur through all time, so that seedtime and harvest should not fail in the earth. This recurrence has continued for so long a time that we have ceased to doubt it. And yet we fail to believe that, in the practical affairs of business life, in all our dealings with our fellow men, there is a providential eye overlooking our undertakings, and that divine law governs all our doings as truly as it clothes the grass of the

field and brings to full development the bloom of the lily.

Is he not, then, a wise man who seeks to know the laws of God as applied to the human race, even as the careful farmer studies the science of agriculture, knowing that its laws are unchangeable? Is he not, then, also wise who, when he has learned those laws, has unfailing faith in their unchangeable working for the good of mankind?

Faith in God involves, further, belief in the personal providence of God—the individual care of a Father for each one of his children. O that we might become larger men and women by that reaching out of the soul which joins mankind to the Infinite! Grasping the chain which binds the soul to God! The greatest uplifting of which humanity is capable, the greatest ambitions to which the human soul may aspire, the greatest perseverance in the face of seemingly insurmountable obstacles, and the greatest ultimate achievement, spring from faith in the Father.

Faith in mankind lies at the foundation of all commerce. All business is based on confidence. When the confidence of the people in a great financier is shaken panic ensues. When one loses a man's confidence his trade goes to another.

But there is another side to faith in humanity; we may mold the characters of associates and em-

ployees by cultivating our own faith in them. Have you not seen the distrustful man, suspicious of everyone, always trying to get ahead of the other man before the other man can get ahead of him? Does such a one get for himself happiness, and does he get the best from those whom he ever distrusts?

There is nothing else in business so good as placing a man upon honor. If we treat men as though they were true, we shall not only find that they will be true, but we shall gain for our own interests that large measure of loyalty which cannot be purchased, and at the same time we shall develop in ourselves that love for humanity which is a great source of happiness, and which will inspire us to greater endeavor and to greater success.

Faith in self lies at the foundation of all undertakings. Self-reliance is a part of the armor without which no man has a right to enter the lists. To be sure, there is an overconfidence of false pride which is offensive, but few of us have reached maturity without having egotism driven from us by rude blows.

A man must realize that he has in himself the power to will and to do, the power to conceive and to accomplish. Faith in self must be so thoroughly grounded that it will not be momentarily shaken in time of trial. We must be firm in

the conviction that we can and shall succeed in all our undertakings. Hear the words of General Grant before Vicksburg: "I will fight it out on this line if it takes all summer." There is the high note of confidence in himself to accomplish the thing he has undertaken to do, and of persistence without a doubt of ultimate success.

Faith in the work which we have mapped out for ourselves is not of less importance. Too much care cannot be given to a thorough investigation of the work, to reaching a correct decision as to its worthiness, but when we are once sure that it is right, from that day forth we must have unfailing confidence in the thing which we desire to accomplish, in its worth and in its final success.

Continual doubt and uncertainty of God, of men, of self, or of our work, renders success in any large measure absolutely impossible, while the man whose faith fails in a crisis, who "loses his nerve," sees the work of years fall in a day.

## CHAPTER XII

### INDUSTRY

Wist ye not that I must be about my Father's business?

CHARLES DICKENS, when asked the secret of his success, said it lay in "taking pains." An eminent writer of a later day, recently returned from the Klondike, was banqueted in San Francisco, and he, likewise, was asked the secret of success. "I will answer," said he, "in the manner of a miner who had added claim upon claim and amassed considerable wealth. When asked how he always won the coveted treasure of the earth, he said, 'Well, I never told anybody before, but I'll tell you—I just keep digging holes.'"

To say that there can be no success without work is trite. We are a nation of workers. We love to work. We cannot exist without work. It is characteristic of the American business man that he is "like a fish out of water" when he is not busy.

But is this mad rush, this everlasting "getting busy," real industry? It may be set down as a general rule that, of a half dozen men employed in an office, that one who appears the most busy is accomplishing the least. There is such a thing

as being fidgety and fussy, and there is a very distinct thing of being steadily industrious.

We recently stood at the corner of Congress Street and Wabash Avenue, Chicago, at five minutes before eight and watched the morning crowd coming in on the "alley L." Down the stairs they came, running, jumping, crowding, a maddening rush like frightened beasts driven through a cattle chute. Reaching the ground, they ran hither and thither, each one hastening to reach his appointed task at the opening hour. Is this industry, or merely hurry?

The first characteristic of industry is that it has a definite object. Christ explained his employment by the statement that he must be about his Father's business. He had a definite object in view. He knew what was expected of him, and even at the age of twelve years we find him directing his energies toward that object.

Most of the workers in this world remind one of a vast army marching to a supposedly great conquest, their destination known only to the commander. They get up in the morning, they get downtown at a certain hour, they go through a set routine and perform certain duties; when the clock strikes five or six, as the case may be, the desks are closed and the men go home. What they came downtown to do they do not know

and perhaps they do not care. They give not a moment's thought to whether they have really accomplished anything during the day. They have simply been working and they have been "awfully busy." O, for the day when each worker shall count that day lost whose evening brings him not nearer the fulfillment of a great ambition and a great purpose in life!

It will be noted that Christ began his work advantageously. He did not begin to question and answer with persons who would not appreciate the importance of his doctrine. He went to the doctors of the law, to those who were supposedly most learned in his Father's business; and that they were, even then, in a measure prepared for his advent is shown by the fact that all who heard him were astonished. It is no irreverence to here state that the most humble worker who will go to his place of business with a set purpose to accomplish certain things, and to use every minute of the day in an advantageous manner toward the reaching of that end, will astonish all those with whom he comes in contact.

We hear a great deal in these days about system in business, and the word "system" has become in some of our minds almost deified, as the personification of all that is best in business methods. It is neither more nor less than working

advantageously. The carpenter carries nails in the pockets of his apron, and yet we have seen a business man spend valuable minutes in searching among a great pile of papers for a pen or a blotter. This principle of having the things we require at hand, when carried into the higher spheres of speech and thought, accomplishes wonderful results. We know a man upon whom great responsibility rests who never leaves his desk for any object which he may need. He can hire someone whose time is worth less than his own to take those steps and thus save for greater things an hour's time in the course of a day; working advantageously, that is all.

Industry further involves the idea of willing and cheerful work; not working to kill time, nor to supply thoughts to fill a space which might otherwise be a vacuum, but real willingness to do the things which may be necessary to achieve a desired end. The heart in the work is what makes the work worth while, and brings nearer day by day the result which is sought.

## CHAPTER XIII

### PROMPTITUDE

While they went to buy, the bridegroom came; and they that were ready went in with him to the marriage: and the door was shut.

A VERY successful man made it a rule never to be late at any appointment and never to arrive more than five minutes in advance of an engagement. Few invariably keep their appointments; and yet it is an easy thing to so dispose our time that no promise may be broken. It has been said that great men always have time. Not that they really have any more time than lesser personalities, but they so manage their affairs, with due regard to the demands upon their time, that they appear to be never hurried nor unable to keep an engagement.

The matter of time is of vital importance in all business undertakings, and one of the first necessities to a successful man is the capable management of his own time. When a man's work is so arranged that he must be in great haste to keep an appointment, several untoward results are unavoidable. He must give annoyed and incomplete attention to the work through which he is hurrying, and the chances are that he will over-

look some matter of vital interest. Then he must exhaust his nervous energy by rushing to the place at which he should have been ten minutes earlier, reaching it out of breath, if not out of temper. From those who have waited for him he has stolen time quite as valuable as his own, and in consequence he finds them in no pleasant mood. That conference, thus belated, necessarily overlaps his subsequent duties, making him hurried and late throughout the day, until at night he is worn out, cross, nervous, tired, and feeling withal that it has been a very bad day.

It is a great thing to be on time. It strengthens a man's position. It shows that he considers the matter in hand of sufficient importance to demand his earnest attention. It shows respect for his associates, and causes them to feel that he is unwilling to inconvenience them. It stamps him as a man of his word, for we know it requires some thought and planning to be always on time, and one who is never late at an appointment may be relied upon to keep his word in other matters.

To be on time shows, in short, strength in a man. It should never be forgotten that being on time, and having time, are matters rather of careful planning and good management than of hurrying.

It is difficult for us to realize the importance of

the wedding feast to those people who heard Jesus speak the parable of the Ten Virgins. In those days the festivities in connection with the celebration of marriage were very great, and to be excluded therefrom was a matter of no small concern. The cause of the tardiness of the foolish virgins was neglect to prepare themselves; hence their necessity of going to purchase oil for their lamps. So the lesson comes to us very directly that we must be prepared for the great things of life. We must be ever ready, for we know not the hour when we may be called upon.

It is not only in things which we know will come that preparation is needful, but we must be prepared for unexpected contingencies. We must have such character and such breadth of thought as will enable us to rise superior to any emergency. We should get in the habit of never failing to meet any call of duty; thus shall we come to be known as dependable men. Reserve power is what we need, and what we can have if we will.

Each should strive to be a little larger than the place which he fills and to be fitted for something higher when the call may come. Let us so prepare ourselves for the duties of life that we may never, at the eleventh hour, be compelled to go out and buy oil for our lamps, lest, during our absence, the door of opportunity may be shut.

## CHAPTER XIV

### HONESTY

Render therefore unto Cæsar the things which are Cæsar's.

NEVER, in any language, were words spoken which more fully express that broad and unimpeachable honesty which should characterize the acts of every business man than do those words with which the Saviour answered the Herodians when they sought to trap him by questions concerning the tribute money.

Every American boy loves to read the story of young Abraham Lincoln closing a country store and walking miles to return a few cents belonging to one of his customers. Every American man delights to honor the memory of a President who never deviated from the straight-forward path of which his early life gave promise.

That "honesty is the best policy," when considering policies from their relative commercial value, is not universally accepted. That father who counseled his son, "Make money honestly if you can—but make money," has some descendants living in the business world of to-day. And yet, speaking generally, the business world may be termed honest, but its view of honesty is too

narrow. "Thou shalt not steal" covers the business code, and he who has kept this commandment is considered to have done well. Jesus says, "Render therefore unto Cæsar the things which are Cæsar's"; give to every man that which is his due. Do we even so?

The man who will steal or the man who will cheat is a fool. He must know that each time he takes, by unlawful means, so much as a penny he has made a scar upon the character which he is forming, for good or for evil, from day to day, and it is this character, the inner man, with which he must live throughout the years. It is this character which will make or mar his happiness in years to come, that will give or take away the highest success which his abilities fit him to attain.

What is meant by giving every man his due? We engage to work for a man. Do we give him the best thought and the best energy of which we are capable, or do we merely put in time? Do we put soul and brain into our work, or do we let a higher paid man furnish the soul and the brain power? A man hires us believing in our capability. Do we give to his service the best that is in us? Elbert Hubbard has well said that in the adjustment of wages every employee pays for supervision, and that in so far as the employee rises above the necessity for supervision, in so far does

he attain to a position where the cost of supervision may be added to his own income.

Again, we hire a man to do certain work; he does it well, does it better than we have seen it done before. Do we show any especial appreciation of his effort? O, no; if we should he would want more money. So long as he is satisfied why should we care? But one day a competitor notices the ability he displays in his work; he makes him a better offer, and then we suddenly double or triple his compensation. Have we been giving the man that which is his?

The obligation to give to every man his due is mutual as between employer and employee; it is mutual as between merchant and customer; it is, in general, mutual as between each man and his neighbor.

The exercise, in all the affairs of life, of a strict—we may say a puritanical—honesty exerts upon the formation of character an influence which cannot be overlooked. It makes the word of a man as good as his bond; it makes a man exact, careful, and conservative in all his dealings.

Does it pay? Does it really bring dollars into one's pockets? Nothing in all the influences which go toward the making of success so wins the appreciation of men as perfectly square dealing, as fair treatment in every detail. Every great

mercantile establishment in the country prizes the confidence of its customers to such an extent that a penny overpaid is returned when the goods are delivered. There is nothing else which wins customers and friends like thorough, broad honesty; like rendering unto every man, in the fullest sense, that which is his.

## CHAPTER XV

### FIDELITY

He that is faithful in that which is least is faithful also in much.

Who then is a faithful and wise servant, whom his lord hath made ruler over his household, to give them meat in due season? Blessed is that servant, whom his lord when he cometh shall find so doing. Verily I say unto you, That he shall make him ruler over all his goods.

His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things.

How the small things of life are neglected! If we could only be in great places, with great responsibilities, how worthy we should be; but how hard do we find it in the small places, and in the small things, to exercise that fidelity which alone can fit us for the great things of life!

Christ made it very clear that it is not the largeness of a man's position, nor the greatness of the things which surround him, that makes a faithful man, but that it is rather that indwelling fidelity to duty which springs from true character that makes a man faithful to a trust, whether it be large or small.

There are few men who do not love a dog, and if we stop to analyze the feeling and to seek its cause we shall find that the one thing which com-

mends the dog above other domestic animals is his unswerving fidelity. There is no drama which more deeply stirs the heart of a man of affairs than that of Damon and Pythias, because it strikes that high keynote of fidelity between man and man which dares even unto death.

Christ has particularly emphasized the fidelity to a trust imposed where the trustee was placed entirely upon honor, and in the absence of the master "made ruler over his household." We must not overlook the fact that, at the time these words were spoken, the condition of society was such that the imposition of a trust so great involved extreme faith in the servant, and presented to him great temptation and great opportunity to betray his master's interests. The reward is according to the service rendered. When his lord cometh and findeth him so doing he will exalt him above every other servant and "make him ruler over all his goods."

Fidelity includes loyalty to the business in which we are engaged. No man can be truly faithful to any business unless his heart be in it, nor to any business of which he cannot fully approve. We must feel that our business is worth while, that it is the greatest thing in the world, that it is a blessing to humanity, and that we are doing mankind good in our work from day to day. Then, and

then only, shall we rise to the highest achievements which our position makes possible.

We must be loyal to the name and honor of an employer. If we cannot consistently be so, it is better to get another employer. It is a constant grind for a man to endeavor to be loyal to an unworthy employer. Given a righteous employer, a man's loyalty should be boundless. His aim should be to attain that state of mind which will enable him to reach the highest degree of success in his work.

We must be loyal to the interests of customers, or of those with whom we have any dealings. The man who gains trade is the man who, when an article proves to be otherwise than as represented, frankly acknowledges his mistake and rectifies the error.

The best promoters are those who make money for investors in the great enterprises which they promote. And he is but a novice in the school of success who will attempt to float an enterprise which will not eventually profit those who become interested therein.

The world needs from men fidelity to God, fidelity to man, fidelity to self, and fidelity to the great principles and the great purposes of life.

In this day when so many great corporations are employing vast armies of workers, when their interests have assumed such gigantic proportions

that they require the services of thousands of men whose intellect and character are of the highest class, when the opportunities for advancement in the service of these great companies are unlimited, and when the compensation which they render for efficient service can scarcely be denominated salary because of its magnitude, the parable of the talents comes home to our business life with very vital force.

The ambition of this life is to have power and to be a moving force in the affairs of men. "I will make thee ruler over many things," is the reward that comes only to one who is a good and faithful servant, and the term "good and faithful," like all the words of Christ, includes much more of meaning than we are wont to accord. It covers the scope of human effort, of business ability, of unimpeachable integrity, of watchfulness for the employer's interests, and of unvarying loyalty thereto.

To thine own self be true,  
And it must follow, as the night the day,  
Thou canst not then be false to any man.

## CHAPTER XVI

### RECTITUDE

Enter ye in at the strait gate: for wide is the gate, and broad is the way, that leadeth to destruction, and many there be which go in thereto: because strait is the gate, and narrow is the way, which leadeth unto life, and few there be that find it.

THESE words were uttered by the Saviour as his Sermon on the Mount was drawing near its close, and may be considered as summarizing in one brief metaphor the principles which govern in every man's life; the great distinction between right and wrong which makes life a success or a failure at its close.

The great temptation to the young man of today is in the example of some dashing young fellow who has plenty of money to spend, too often the accumulation of parents whose early frugality laid the foundation of later affluence. We become dazzled by the glitter of his profligacy—but the end is not yet.

To know the world, to become wise in the ways of evil, is a common ambition. Henry Ward Beecher, speaking of this desire to know the other side of life, pertinently remarked that numerous explorers had ventured into the volcano's crater

but had not returned to report progress. Many have desired to know evil and have learned the anguish of perdition. Many have drunk the dregs of the cup, and but few John B. Goughs have risen as it were from a drunkard's grave to tell of its sorrows.

There can be no mistake about righteousness being a narrow path, requiring diligence and attention all along the way. It is far easier to do the things which destroy us, the things which ruin our business, the things which impair the confidence of our patrons, the things which drive us into bankruptcy, than it is to do those things which are right and just and true.

But it is nobler and braver to do the things which all men have not the strength to do. It is the doing of these things which will build us up, which will increase our trade, which will gain the confidence of our patrons, and which will secure from his superiors that commendation due a good and faithful servant. These things stamp us as men.

There is no secret of success, and no road of ease to its attainment. The only way to get there is to observe the great principles of righteousness which underlie our life, the observance of which will bring success to each one.

We must not suppose that any, knowing the

end of the broad path, would deliberately choose to travel therein. Every man desires to succeed, but every man has not in himself the will and the perseverance to maintain the rectitude consistent with his ambition. It is so easy to be a good fellow, to take a drink now and then, or perhaps to violate the laws of success in a manner less flagrant but none the less vital.

There is nothing in the Saviour's teaching to justify our conception of negative goodness. The righteousness of the gospel is always dual: first, the elimination of wrongdoing; second, the infusion of doing right, or perhaps better say the driving out of evil by the presence of active and positive good.

We must remember that the walking of the narrow path to success involves the doing of many things which, if left undone, could scarcely be called faults, and certainly not sins. If the farmer does not thoroughly cultivate his crops you can scarcely say that he has done wrong, or call him a sinner therefor; and yet his neighbor, by more thorough cultivation, may reap a much richer harvest.

Let us take hold of the thought that our greatest lessons, in the affairs of men, are drawn from the operation of the laws of nature as seen in the field of the agriculturist and in the flower bed of

the florist. Even as the tiny plants are the objects of care and watchfulness from day to day, so must our characters, in their development, be watched and guarded that they may come to maturity without fault or blemish. Thus will our lives give forth the buds and blossoms of faith, honesty, promptitude, fidelity, and all the business virtues which mean the winning of men's esteem, and ultimate success.

## CHAPTER XVII

### PERSEVERANCE

He that endureth to the end shall be saved.

No man, having put his hand to the plow, and looking back, is fit for the kingdom of God.

THE best-known date in American history was made memorable by the perseverance of a sailor and a dreamer. Rejected by the senate of his native city, discredited by the learned men who sat in the councils of kings, still persistently laying his plans before the various sovereigns of Europe, Christopher Columbus persisted until that eventful day when his extremity compelled him to knock at the door of a monastery to ask bread and water for his son; and here, still on fire with his project, he disclosed it to a cleric whose influence with Isabella opened the way to his ultimate success.

Perseverance is the most rare of all business virtues. We are wont to make great resolutions and great starts, but if things do not come our way in what we consider a reasonable time we give up and go about something else. True success is only to him who endures to the very end. We are in the habit of modifying our purposes and our ideals to get around the mountains instead of going over them.

Perseverance is continuous and protracted determination. If a thing is worth starting to do, it is worth persisting in until accomplished, even though it require a determination extending over years to avoid forsaking a great purpose. Every great thing which has come to mankind has come as the result of the perseverance of some great soul possessed of faith and a purpose.

When, in 1866, the second expedition of the Great Eastern passed into history, and Europe and America joined hands as the lightning flashes passed from continent to continent under the Atlantic waters, Cyrus W. Field became a popular hero, receiving a congressional gold medal and being decorated by numerous foreign powers. But he began his great purpose in 1854; he crossed the ocean fifty times and spent twelve years in the prime of life to give to the world the first Atlantic cable.

When Hernando Cortes burned his ships off the coast of Mexico he realized the weakness of human nature and the lack of that perseverance which encountering obstacles would develop in his followers; he wished to avoid the possibility of forsaking his undertaking before it had been accomplished, and the government of Montezuma fell before his reckless ambition.

Perseverance, like many other business virtues,

is susceptible of development, and may become a habit of life. Russell Sage said that the great key to success was going right ahead unruffled by victory and undismayed by defeat. If in every daily duty we persevere to the end of the task, never forsaking it when we strike a hard place, but rather redoubling our energy, and saying to ourselves that we will stick to it for the very purpose of gaining the habit of perseverance, we shall find this habit growing upon us from day to day until we shall be able to carry to completion tasks of which we thought ourselves incapable, and in the end we shall acquire the power to persevere in the great purposes of life.

Christ says that no man who has put his hand to the plow and who looks back is fit for the kingdom. The looking back is the beginning of the fault and is the cause of failure. We must constantly look forward toward the object which we desire to attain. The moment we allow our affections to return to the things we have left behind, that moment do we weaken the position which we have thus far attained. We become dissatisfied, like the children of Israel who, revolting at the bread of heaven, clamored for the food of the Egyptians; and we are indeed fortunate if, in our vacillation, we become not as statuesque as did Lot's wife, who, hesitating between the promise of

the future and the desire for the past, was forever deprived of both.

Whenever this looking back begins our will wavers from the purpose which we have in view, and we must not expect, in this age of keen competition, that we shall accomplish anything in the business world with our desires vacillating between the prize which lies ahead and the comforts which appear to lie in defeat. Looking back is sure to result in failure, and ultimately in forsaking the object which we had hoped to attain. The way may be long and difficult, but the prize is to him who persists.

## CHAPTER XVIII

### ALERTNESS

Be ye therefore wise as serpents, and harmless as doves.

WE must not think that it is unnecessary for us to be awake and watchful of our own interests among the business men of this age. The millennium has not yet come, and until it shall arrive there will be those who would strip us of our raiment, and wound us, and depart, leaving us half dead, even as they did that certain man who went down from Jerusalem to Jericho, and to whose wants the Good Samaritan ministered.

Neither must we think it necessary to watch our own interests against this class only. In this day the strife for excellence is so great in every field that competition is more keen than ever before in the history of the world, and the man whose efforts do not savor of real merit cannot hope for recognition. The day of mediocrity has passed. Men must excel in their several lines if they would attain to any high success. Emerson has well said that to the door of him who excels, whether by writing a better book than his neighbor or by making a better mouse trap, the world will make a beaten path though his dwelling be in the desert.

The acme of alertness is displayed on the floor

of the Stock Exchange, where a fortune is often made by him who, with the cool head and keen perception of a skillful physician, keeps his finger on the market's pulse and profits by his early knowledge of its heart-beats, while others wait to trade on its strength or weakness as shown, a few seconds later, by its visible symptoms.

It is, however, worth our while to note particularly the manner in which the Saviour qualifies his injunction to alertness. He admonishes us to be wise as serpents and harmless as doves. Consider the great wisdom in this qualification, and the difficulty of fulfilling it at all times. To be always keen and watchful, and yet not to offend any—truly he who can do this in the everyday affairs of life is great, and will attain great success.

There are men in our large banks whose business it is to watch the rates of exchange in the markets of the world, and to transfer balances from Paris to Berlin, or Berlin to London, as the varying rates may make an eighth or a tenth of one per cent. This is alertness. But in the same banks there are men whose business it is to look after the wants of customers, to treat them as friends; in short, to manage the manners of the bank, while the first look after its matters.

To be watchful is good; to treat each one with consideration is well; to do both is to succeed.

## CHAPTER XIX

### CHEERFULNESS

Son, be of good cheer.

In the world ye shall have tribulation: but be of good cheer.

To the man sick of the palsy Jesus said, "Son, be of good cheer." To his disciples he said, "In the world ye shall have tribulation: but be of good cheer." Nothing is clearer than that he who continually wears a long face has failed to grasp the gospel spirit. We have found a good many useful things in Solomon's proverbs, but perhaps nothing more pertinent to modern life than "A merry heart doeth good like a medicine." The peculiar thing about a merry heart is its dual effectiveness. It cures its owner of his malady, and it drives disease from the lives of all with whom he associates.

The first time the writer heard T. DeWitt Talmage lecture he spoke of the sunny side of life, beginning his address with the statement that if we left it to Darwinians to tell from whence we came, and to theologians to tell whither we go, the fact remains for our consideration that we are here. That is the point we must grasp. God put us in this world, and he meant us to live lives full of sunshine and happiness. He meant our earthly lives to have so much of paradise in them

that we shall not be homesick when we get to heaven.

The Master taught that cheerfulness which springs from a cheerful heart—a heart that is right with God, right toward men, and right with self. Such a heart has no room for the morbid joy of self-imposed unhappiness. From such a heart springs cheerfulness even as the water shoots upward from the fountain. From such a heart radiate warmth and light to bless mankind. From such a heart goes forth that brightness of life which attracts men.

We say, “Laugh and the world laughs with you; weep, and you weep alone,” and we speak truly. The world, especially the business world, has no place for a man who is gloomy, morose, and sad. A little bootblack in San Francisco, looking through the ruins for his box and brushes, expressed a very sound and sensible philosophy when he said, “The only way to do is to take things just as they come; do the best you can and act as if you was glad.”

Act as though you were glad! That is the keynote to the cheerfulness which is a business winner. Of course, we cannot always be glad. Things come into our lives which cause pain, but the business world does not care anything about our troubles; indeed, men think less of us if we even

refer to them. They want to do business with men who are happy, kind, and cheerful.

It has been said that the smile on the face is the greatest factor in modern business, and we may qualify this statement only by changing it to the smile from the heart. The smile, to be of real value, must spring from a genuine love of mankind which dwells within. The counterfeit, which rests only on the features, may pass now and then, but it is easily detected, and we are always doubtful of the man who wears the counterfeit smile. We must cultivate the smile in the soul, and it will then show on the outside without any particular attention on our part.

But to smile when overtaken by real adversity requires a very high development of character.

It is easy enough to be pleasant  
When life flows along like a song,  
    But the man worth while  
        Is the man who will smile  
    When ev'rything goes dead wrong.

To endeavor to escape tribulation in this life is futile; it comes to all with the years, but it is entirely within our power to so build our character that we shall sorrow not as those who have no hope, and to have such a well of cheerfulness springing up within us that it can never be stopped by adverse circumstances. Trouble may come from without, but the real sunshine of life can come only from within.

## CHAPTER XX

### HUMILITY

The servant is not greater than his lord.

For whosoever exalteth himself shall be abased; and he that humbleth himself shall be exalted.

IN this day of self-advertising, when the name and the likeness of a great merchant are known in many lands, it would seem that humility is but a weak member in the building of success. And yet do we not find on close association with those who stand before the world as great and masterful men that they are really humble at heart? Do we not find that the problems of life which they have solved, and the battles they have won, have taught them that man is dependent upon his fellow creatures, and that he is dependent upon a higher power than himself? The advertising which appears as self-glorification is but a method of publicity, a means to an end, and that end is the exploitation of the goods for which the name stands; the making known to the world of the merchandise with which the man's personality is identified.

It is difficult for us to assimilate the truth that our praise should come from another, and not from our own mouth. We have a fear that he

who should praise us will be too busy to take note of our merits or too disinterested to mention them. Of this we need have no fear. The measure of success is merit rather than self-glorification. The praise of another bears the stamp of truth which is ever lacking in the praise of self.

Nor must we consider self-praise as pertaining only to word of mouth. Our every act, as we meet men, speaks of vanity or humility. A man's inmost character, the thought of his heart in reference to himself, is patent to everyone whom he meets. We spend so much time in thinking of self that the opinion which we hold of ourselves molds our every act, fashions our walk, governs the manner in which we salute a man on the street and the way we receive him when he comes to our place of business. We cannot escape it; the vain man cannot conceal his pride.

Everything in life that is worth while requires time. To know how to wait is in itself a great virtue. If we would that the world should ultimately appreciate our abilities we must with patience wait for that recognition which is our due, striving always to put real merit into each undertaking, that men may take note of us that we do things well. The slower path is the surer one.

There is a great desire to appear to be something; a failure to appreciate the obligation to be.

It is a very easy matter for one to acquire those outward forms of manhood which are but the exemplification of business ability and virtue, and these outward forms may for a time pass for the real article. To the superficial observer they may indicate that there is a real man within; but the time will come in each life, all too soon, when circumstances will test the man, and if he be not firmly grounded in right principles, from which these outward forms spring as naturally as the blossom from the lily, he will fail to make good.

The crying need of the time is genuineness rather than imitation. Too many are cloaked, like the confidence man, in the apparel and the manners of a gentleman, while the heart is at war with the things which count for ultimate success.

To his personal exaltation Julius Cæsar sacrificed much in the lives and fortunes of other men, and because he thus exalted himself Brutus, his one-time friend, became a conspirator.

Every man would be a king. Every man has a desire to reach the highest sphere of action. Every man of enterprise desires to push forward to take that higher place for which he deems himself fitted. We bend our energies rather to pushing others aside than to pushing ourselves forward. We expend our strength in trying to let others know what great things we might do if we had the

opportunity, rather than in building up within ourselves the great possibilities of our nature.

That the servant is not above his lord is the teaching which Christ left for us when he, the great Master of mankind, stooped to perform the lowly service of washing the disciples' feet, stating definitely that in doing this he was leaving an example of humble service to men.

The question comes to us, Who is a servant, and whom should we serve? Are we not servants to the customers from each of whom we derive a revenue which, taken in the aggregate, makes up the income from the business in which we are engaged? Is not the executive head of a great corporation the servant of those whose custom makes the corporation what it is? Is not the holder of public office the servant of the lowliest taxpayer?

When we reach a position where we are paid a large sum in profits, in commission, or in salary, because of the magnitude of the business in which we are engaged, because the business is affected by the needs of a large number of people, do we not forget that we are the servants of those who are really the means of our support? Do we not overlook the very source from which we derive honor and wealth, and do we not treat the individual members of the multitude as though we had risen immeasurably above them? One of the

most successful merchants, a German who rose from poverty to affluence in retail merchandising, had as his motto, "You must blacken your customer's boots."

When, on March 4, 1801, Thomas Jefferson was to be inaugurated as the third President of the United States he disdained the pomp and splendor incident to royal rulers. Unattended by so much as a single servant, he rode to the capitol on horseback, dismounted, tied his horse to the fence, took the oath of the high office to which he had been elected, and became the great apostle of democracy.

Christ has compared advancement in life to the places of honor at a wedding feast, and has cautioned us, when we are bidden, not to sit down in the highest room, lest a more honorable man be bidden and the host come with that man and command that we give him place, when we shall begin with shame to take the lowest room; but rather to take a humble place, that he who bade us may recognize our just deserts and say unto us, "Friend, go up higher: then shalt thou have worship in the presence of them that sit at meat with thee." Following this lesson Christ has made that broad statement which is amply proven by the history of men: "For whosoever exalteth himself shall be abased; and he that humbleth himself shall be exalted."

## CHAPTER XXI

### NONRESISTANCE

But I say unto you, That ye resist not evil.

WE fight too much with the evil in others; we fight too much with the evil in ourselves. From the time when we first learned of the doctrine of nonresistance as taught by Christ we have considered it as something totally incompatible with the spirit of our age, and something especially unfitted for business. We admire the fighting men of all time, we love to read of wars and rumors of wars; we think that if a man follows the teaching of Christ in this regard he must become a weakling, unable to cope with business adversaries.

Our point of view is very like that of the simple one who, when admonished to follow the advice of Proverbs, "If thine enemy be hungry, give him bread to eat; if he be thirsty, give him water to drink: for thou shalt heap coals of fire upon his head," replied in his rage, "Good! Good! I'll do it, I want to burn his brains out!"

That the battle is not to the strong alone has been exemplified in our own time when we have seen a numerically weak nation prevail in its contest with a mighty power. The people of Japan

had been taught from time immemorial a system of physical defense which involved overcoming not by strength and resistance, but rather a vanquishing of the enemy by a clever withdrawal of attack, virtually making the adversary destroy himself by the force of his own onslaught. The principles of self-defense, so well known to the Japanese in personal combat, have influenced their national life until they have been enabled to apply them in a higher sense to the strategy of war, accomplishing victories which have astonished the civilized world.

The secret of power over evil is in the opposition of good against evil. When we have a difficult customer to deal with, or a troublesome negotiation with men who array the force of their evil nature against us, fighting, wrangling, and contention are futile; the array of evil against evil can avail nothing. It is then, in the thickest of the fight, that we should remember that evil can be overcome only with good; it is then that we should marshal to our aid all the reserve power of character, all the good that is in us, and so arraying the good against the evil we shall prevail against it. To do a man good, and not evil, is the shortest and surest way to conquer him.

Not only in fighting evil in others, but even more so in fighting the evil in ourselves, is it per-

tinent to consider that the evil is overcome only by good. If we allow our attention to be distinctly drawn to the evil within us, in an effort to overcome it, we shall ever be thinking of that evil, and even if we should succeed in eradicating it, only negative goodness would result.

Positive goodness is what we need; that goodness of life and action which was so persistently taught by the Saviour; that goodness which blesses its owner, blesses mankind, accomplishes results, and brings success. If, instead of centering our attention upon the uprooting of evil, we direct the same attention, and devote the same effort, to the introduction of right principles into our nature, we shall find that these right principles will crowd out the evil, even as light dispels darkness, and we shall not have a vacuum where the evil has been, but our whole being will be full of light. Evil cannot maintain a dwelling where an abundance of right principles prevails.

## CHAPTER XXII

### JUSTICE

Judge not, and ye shall not be judged: condemn not, and ye shall not be condemned: forgive, and ye shall be forgiven.

And why beholdest thou the mote that is in thy brother's eye, but considerest not the beam that is in thine own eye?

Judge not according to the appearance, but judge righteous judgment.

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom.

FROM the words of Christ we can draw no other inference than that we shall receive from men what we give to men. How ready we are to judge another! How ready we are to assign false motives for another's acts! How ready we are to condemn without trial! If we turn our thoughts inward how many things we shall find which would subject us to criticism! How many acts committed thoughtlessly in each day or each week might seem to warrant the imputation of motives which would do us the greatest injustice!

Forgiveness carries with it a promise of positive reward: "Ye shall be forgiven." When John Wesley was in Georgia he accidentally came upon Governor Oglethorpe in great rage at a servant caught pilfering from his wine cellar. Wesley

pleaded that the malefactor be given another chance, but the governor replied, "I never forgive."

"Then, sir," answered Wesley, "I hope you never sin."

The lesson of the mote in the brother's eye and the beam in the eye of the self-appointed judge is a great arraignment of mankind because it is so true to life.

We neglect no opportunity to shield ourselves, or to blame on some one else the mistakes which occur. It has been said that the power to confess a fault is a mark of greatness, but it must be acknowledged that it is rarely considered good business. The average business man believes in defending his own course of action, and ever holding out to his associates a sense of his own infallibility. In a race which is universally fallible by reason of its finite limitations it is well for each one to remember, before hastily criticising another, that he may himself be inadvertently guilty of greater wrongdoing. He did well who so quaintly said that there is so much good in the worst of us, and so much bad in the best of us, that it doesn't pay for any of us to find fault with the rest of us.

Judging according to appearance is the common practice of our time, and it is a fruitful source of business failure. There are few men who can look beyond a man's clothes, beyond his visible

manners and expressions, and find the man himself. The man who can do this becomes a great judge of human nature, becomes a great salesman, a successful credit man, or an employer who surrounds himself with able and faithful servants. It is to this ability to judge men rightly, rather than from appearance, that Andrew Carnegie and other great captains of industry owe their success.

The Jews were criticising Christ for doing a good work on the Sabbath day, and he pointed out to them that they did not hesitate to perform ceremonial duties on the day of rest, while they found fault with him for performing a much greater and a much better work. So it is that we often find in one who transgresses some of the outward forms of the time, which we have come to regard as an index to the man, a great and true heart which is doing larger things, and is capable of more faithful life, than one who makes his outward life but a false cloak for unrighteous principles dwelling within.

We must not overlook the fact that there is a certain subtle feeling among business associates which permits men to know, irrespective of our words, what estimate we have placed upon their character; and we get from a man about what we expect. If we judge a man harshly we shall receive treatment from him in accord with that

judgment. If we place trust in a man he feels that he has been honored and that life itself is worth less to him than is the self-respect incident to the maintenance of that trust.

How many give good measure, pressed down, shaken together, and running over, in all of our transactions? O, yes, we keep our contracts; we pay our debts; we fulfill our promises; and we have done well. Christ taught this, and something more than this. He taught that as we give fully unto men, whether of merchandise, of time, or of effort, so shall we receive fully from men the things which they have to give in return. It is doubtful if anyone who has spent years in the business world will deny that this is true.

Do you not, when about to make any extensive purchases, go to that store which has established a reputation for fair dealing, which has never been known to misrepresent an article, whose clerks are not permitted to pass over its counters a cheap imitation without expressly telling the customer what he is getting? Do you not go to such a store, even though its prices be a little higher, rather than to a bargain store where you feel that you must critically examine each article purchased to be certain that you get the worth of your money?

In the matter of effort, whether our work be for salary or for otherwise determined compensation,

the thought should ever be how much we can do for the money received, rather than how much money we can get for the work performed. When thus considered, all work becomes high and holy; there is something approaching sacredness about the humblest vocation when followed in this spirit. And not only is the work thus raised to a higher plane, but it pays! It brings to the employee favorable consideration from his employer; it brings to the merchant favorable mention in the community; it brings to the worker in any line favorable notice from those by whom he is employed and from those whose work he hopes to secure. It is not so much the amount of time we put in, but the amount of effort we put into the time.

## CHAPTER XXIII

### LIBERALITY

Give to him that asketh thee.

IT is rather a difficult matter to convince the average hard-headed business man that liberality has much to do with his success; yet it is one of the vital principles of right living, and successful business is nothing other than the application, in a certain field of effort, of the great principles which underlie and govern all human action. Unpleasant as it may seem, the fact is that each one is too stingy toward others. To take a man richer than oneself out to lunch, to give him a cigar, or perchance treat him to a drink, is not liberality; it is foolishness. Liberality springs from a motive entirely distinct.

There is liberality in money, liberality in effort, liberality in time; there is liberality toward those who ask and deserve, there is liberality toward an employer, there is liberality toward an employee, there is liberality toward customers. Liberality is a very broad subject, capable of indefinite amplification.

Liberality is a virtue denoting a line of action springing from a heartfelt desire to give of whatever we have for the benefit of mankind. When

Peter beheld the cripple begging alms at the temple gate he said, "Silver and gold have I none; but such as I have give I thee." And then he gave to that poor mendicant the one thing which was of more value to him than a king's ransom, the one thing for which he dared not even hope, as he said, "In the name of Jesus Christ of Nazareth rise up and walk." That is the truest liberality which prompts us to give of what we have the things which men most need.

Some years ago George Harvey, commenting upon the magnificent homes and spacious grounds of certain American captains of industry, observed that the interest of contemplating these palatial appointments lay less in a consideration of their cost than in the thought that their owners had rendered to the world service which called for remuneration so munificent. Giving to the world the best that is in us is the truest liberality.

Taking first the matter of liberality in money, our giving to those who ask and deserve is usually of a niggardly sort, calculated less to benefit the recipient than to satisfy our own conscience. If we had at heart the good of society, which in the end is every man's individual welfare, we should give more, or we should give nothing. If we give to him that asks such benefits as will start him upon a course of right living, we have done well; if we

give a pittance, we encourage him in the life of a beggar.

A while ago we knew a man who, when a beggar came to his office and asked for the price of a meal, said, "No, if you want a drink of whisky I will give you a quarter." The beggar departed, but returned in about ten minutes, saying rather sheepishly, "Really, I am thirsty." The man gave him the promised quarter, and however greatly we deprecate his cynicism and disapprove of his ideas of temperance, we must admit that he gave with a sincerity which is sometimes lacking in our charities; that he investigated the asker's desires, and that he compelled the beggar to be truthful.

We have also liberality in money matters toward those who are dependent upon our employment for their support. We read in government statistics that the price of commodities is advancing without corresponding increase in wages. The laborer is worthy of his hire, not merely in so many dollars, but in so much purchasing power. He and his family must live, and if we would have efficient service, if we would avoid strikes and all the evils of discontent among the workers, we must be liberal. One of the secrets of Rockefeller's success lies in the fact that it has ever been his policy to pay wages a shade above the market price.

A faithful workman had on his home a three-

hundred-dollar mortgage which was about to be foreclosed, and which so distressed him that he could not give proper attention to his duties; his employer lifted the mortgage and allowed the man to pay him in small installments from his monthly wages. It need hardly be added that the ultimate result was profitable to the employer.

There is liberality of effort and liberality of time. We know that these pay. We know that the man who puts into the hours of business only so much effort as will enable him to draw his pay is not on the list for an increased salary. We know that he who comes in at morn like a man going to jail, who keeps one eye on the clock, and who leaves on the stroke of the hour like a boy released from an irksome task, will not rapidly advance.

There is, likewise, liberality toward customers, and by the word "customers" we do not mean to include merely those who come to a place of business to buy, or those to whom one may go to sell, but all those with whom one seeks to do business to his own profit. A liberal policy toward all such, in regard to monetary matters and intrinsic values, in regard to effort for their benefit, in regard to time for giving their wants and their complaints attention, and in regard to courteous treatment, is a most potent factor in achieving success in any business.

## CHAPTER XXIV

### KINDNESS

Do good to them that hate you.

THIS is the supreme test of whether a man is his own master, whether he is willing to subject the passions to reason, whether he is willing to sacrifice self to success. We know that it is our duty to be kind, we know that it pays; and yet we say we cannot. When the Continental army was quartered at Valley Forge, General Washington, taking a morning walk, came across a corporal who had a squad of men moving some heavy logs. One young fellow, not strong enough to move his log, was being berated by the petty officer, when the general, with his uniform concealed by his overcoat, stepped up and assisted the young soldier at his task. Then turning to the corporal he unbuttoned his coat, displaying his rank, and said, "When a task is too hard for your men send for me."

"General Washington was not too great to be kind" is the stereotyped moral to this story, but the moral which has always seemed to me more appropriate would read, "George Washington was great *enough* to be kind." It takes a really great

soul to be truly kind, and consistent kindness is the first mark of greatness. Only the truly great mind can conceive of the happiness of humanity as the ultimate aim of life and, so conceiving, can achieve large success by conquering the little selfishnesses of life which distract the attention of the multitude and deter us from reaching the really high places of life.

How different is the atmosphere in a business establishment which is ruled by kindness from that in one where the overseer's whip is always in evidence! How different is the character of the service rendered; how different the treatment accorded to patrons; how different the results attained!

What if one makes a mistake? What if an accident occurs which may cause the house a loss? Does not the suffering of a conscientious employee over the fault of which he has inadvertently been guilty place him sufficiently upon guard to prevent a recurrence? Is it not better to allow him to resume his work without reproof than to ruin his work for the day, and lose the results which he might otherwise accomplish? Harsh speech will only aggravate his discomfort, and cannot regain that which has been lost. A railroad employee made a mistake in his orders, and a wreck was narrowly averted. His superior said, "We will not

discharge him; this experience has taught him a lesson and he will become a valuable man."

The humble employee scarcely realizes how great is the influence upon the general efficiency of the institution which may be exerted by his kindness to fellow workers. One man of kind speech and thought revolutionizes the working force of an office where unkindness has held sway; one man of unkind speech spreads discord through the entire force.

But the Saviour teaches that we shall be kind to them that hate us. This is hard, but it pays. There is not in all the world a man whose heart may not be won by consistent and continued kindness. So difficult may it be for one to acknowledge that he is susceptible to the influence of kindness that he will never admit its effect, but the man who is kind to those who have shown him unkindness will find their trade coming his way, and when he needs friends, he will find them his most devoted ones.

The great rush and hurry with which we go about our undertakings has robbed our lives of those little acts of kindness and those little words of kindness which make life joyous, and which bring into the work of the day that which gives life and spirit to the worker. It pays to take time to be kind.

Let us not forget the kindness due to those at home. How often when the day's work is ended do we go home, the cares of the day hanging heavy upon us, unable to free ourselves from the vexations incident to trade and careless of the mood in which we greet those whose life is so largely what we make it!

Between the dark and the daylight,  
When the night is beginning to lower,  
Comes a pause in the day's occupations,  
That is known as the Children's Hour.

How little do we remember the kindness which is part of the business of a father and a husband! How shall we expect, when we forget or neglect the kindness which is our duty in the home, that we can cultivate that cheerful spirit which will win for us the esteem of men?

## CHAPTER XXV

### HARMONY

Every kingdom divided against itself is brought to desolation.

WHEN Alexander Selkirk said, "I am monarch of all I survey; my right there is none to dispute," he probably did not feel the need of harmony, but so long as we associate with human beings harmony is a first requisite to success in any undertaking.

There can be no successful business without harmony. How truly is the saying of Christ exemplified in the many partnerships in which there is no harmony, and which ultimately result in former partners becoming bitter enemies! Strange indeed is it that men whose interests are mutual cannot realize that each loses money when they do not work harmoniously.

There must be harmony of desire, harmony of effort, and harmony of spirit: harmony of desire, because the end sought must be the same, or the greatest result cannot be attained by the effort of coworkers; harmony of effort, because the lines laid to accomplish a desired end must be harmonious lest the work of one but negatives the other's endeavor; harmony of spirit, by which is meant an

elimination of those little frictions of life which draw the attention from the great end to be attained, and which vex the worker and weaken the aim in any field of human effort. It is harmony of spirit which, in the human mechanism, oils the bearings and makes the machinery run smoothly.

There is a great thought in relation to business harmony which we are liable to overlook, and that is the harmony of interest which should exist between buyer and seller. He who sells to a customer without this thought of the buyer's best interest, and who thinks only of the profit which he is himself making from the sale, can never hope to build up a large list of constant and satisfied customers.

This mutual interest in trade is more and more recognized each year, and the result is that the salesmen of the best houses are instructed to make satisfied customers, and to treat their customers with such consideration that the buyer will be glad to see them when they come again. The great mail order houses place the highest salaried correspondents in the departments having to deal with complaints.

Then there is that harmony between competing houses which, in quite recent years, was an unknown thing in commerce. It is now by no means uncommon for houses handling similar lines of

goods to make joint displays in order that buyers going to market may have an opportunity to inspect the several lines in one place without the annoyance and expense of traveling about to each separate establishment. We recently saw an exhibit of six different manufacturers, and, while signs showed what houses were exhibiting, there was nothing to distinguish the goods of one from those of another, the object being to increase the consuming demand by educating the public to the general utility of the product. Indeed, so far has this principle already been reduced to practice that the representatives of different houses, handling almost identical merchandise, frequently go in company upon trips to visit the trade. A true story is told of one of these business excursions from which one member was called home by serious illness in his family. Instead of taking his samples with him he left them with his associates, requesting that they be opened and exhibited whenever the samples of the other houses were shown. The honorable manner in which this request was treated was evidenced by the very considerable orders which he received when the party of travelers returned.

When such harmony as this is thought to be good business by the larger concerns of the country, we may surely take heart and say that a better

day is dawning; we may surely say that in our daily work, and in our daily business, we will endeavor to so harmonize ourselves with all with whom we come in contact that we may go on, unruffled by petty strife, to achieve the highest success of which we are capable.

## CHAPTER XXVI

### THE GOLDEN RULE

As ye would that men should do to you, do ye also to them likewise.

Therefore all things whatsoever ye would that men should do to you, do ye even so to them.

HAD Androclus lived in selfish luxury we should not have heard his name. But because he was a Roman slave, and because the injustices attendant upon his servitude drove him, in his flight, to take refuge in the African cave, he became sympathetic with all suffering. And yet, even then, had he through cowardice or prejudice refused to help the wounded lion his career had ended in the cave. But he regarded the suffering of man's natural enemy, the king of beasts, and, fearless of his own destruction, he hastened to withdraw the thorn from the lion's foot and to bind up the wound with a piece torn from his own poor garment. Thus, befriending an unknown beast, all unwittingly did he lay the foundation for that hour of miraculous triumph when the bloodthirsty throng of Rome should gaze on the wondrous spectacle of a ferocious and half-starved lion bounding from its cage to destroy, for the spectators' delectation, the slave who had been condemned to be its prey—but halt-

ing, crouching meekly before its victim, and licking the hand of the friend upon whom it would not feed!

So surely as the corn of wheat dropped into the fertile soil and watered by the dew of heaven brings forth a hundredfold, so surely does the kind act dropped into the great heart of humanity and watered by the providence of God return, increased a hundredfold, to bless its giver in this present life.

When the lawyer asked which is the great commandment in the law, the Saviour answered that the first and great commandment is to love God, and added, "The second is like unto it, Thou shalt love thy neighbor as thyself." The Golden Rule is an admonition to put into practice this love of neighbor equal to love of self.

When, at Appomattox, General Grant refused to take the sword from so brave an officer as Robert E. Lee, he took a long step toward the reconstruction of the South and the establishment of a united people.

The principle which stands behind the Golden Rule lies at the foundation of all business, because it affects that confidence without which there can be no satisfactory commercial relations between nations nor between individuals. We have known men with whom we would have no business deal-

ings, even though the opportunity for profit in a particular dealing with them might appear great, merely because we recognized that their character was directly opposed to the Golden Rule, and we well knew if we formed the habit of dealing with them it would be only a matter of time until their rule of "doing others and doing it first" would be applied to us.

The practice of the Golden Rule pays because it secures for us the lasting friendship of those otherwise most unapproachable. It brings even the most suspicious man to appreciate that we accord him treatment which is just and fair, and, appreciating such treatment, he comes to do business with us again. More than this, even in dealing with one who observes not the command to love his neighbor, the spirit of fairness prompts him, in dealing with one whose life is ordered by the Golden Rule, to a kindness which it is not his custom to employ in his dealings with mankind. Thus do we accomplish a threefold purpose. We gain a permanent customer, we gain for ourselves fair treatment from him, and we implant in his heart that faith in humanity which beautifies his own life and gives forth its blossoms to bless the lives of other men.

The Golden Rule is the greatest business builder known to the world, and we need not fear ultimate

failure if we continually practice it in all our business dealings. Of course, it cannot be said that a man may not lose something in a particular transaction by failing to take advantage of the opening which he sees to get the better of the other man, but if he once takes such an unfair advantage he will, in the end, lose money thereby. He will lose that man's friendship; he will lose his own reputation; and he starts the formation of a habit which will make it easier to do a like thing next time, a habit which will work ultimate ruin. "Sharp practice" has made many an able man a pauper.

The failure to observe the Golden Rule more universally and more strictly is because of the desire for quick returns by dangerous methods—the "get-rich-quick" fever with which too many are possessed. We daily encounter men whose lives, whose success, and whose reputations have been ruined because, in the beginning, the profit of a single unsavory deal appeared to them of more importance than the observation of a right principle. Thus on the downward path they started, and each step became easier until conservative men no longer care to have dealings with them.

## CHAPTER XXVII

### AUTHORITY

The scribes and the Pharisees sit in Moses' seat: all therefore whatsoever they bid you observe, that observe and do.

SHORTLY after Lincoln, a comparatively unknown man from the West, assumed his duties as President, an important matter came before his Cabinet. He listened respectfully to the opinions which his advisers expressed with an evident belief that his action would be guided thereby, but when all had finished he said, "Gentlemen, I am President."

Those who would counsel disregard of properly established authority in government or in business find no basis for their doctrine in the words of Christ. He made it very clear that to proper authority respect and obedience were due and should be rendered by his followers.

Recognition of authority is essential in the conduct of modern business institutions. The vast amount of business transacted in a great mercantile establishment, a great factory, or a great bank would be impossible without that discipline which is akin to the military life. Hence we find in these organizations a branching out of authority from

the executive head to the heads of the branches into which the business naturally divides itself, and from these to the heads of departments, and so on down the line, each leader being invested with power to direct the work of those under his control, and in turn reporting to his next superior officer. The whole organism must work very like a great machine, and depends for its efficiency upon the willing obedience of each individual who constitutes some wheel or cog in the great mechanism. Obedience to authority should be rendered cheerfully.

There are many workers who feel that they are not accomplishing as much as they should, who recognize, or think they detect, in the methods of their superiors faults which hamper themselves, which make their duties more onerous, or which do not tend toward securing the best results. Seldom are suggestions made, except in those places where there is a suggestion box involving a distribution of premiums, but the worker rather becomes discontented and disloyal, spreading noxious seeds of discord among fellow employees, even while he preserves the outward semblance of obedience.

Such half-hearted obedience is not obedience at all. We must put heart and soul into whatever we do. We must remember that it is our business

to work, not only with our bodies, but with our whole being. Let us therefore go about our duties, as they may be assigned, with cheerfulness and alacrity.

There is a marked difference between men as to the methods by which they control the effort of those placed under their care. Authority should be kindly administered. The art of handling men is one of the most rare accomplishments in the business world. To get the most work out of a large number of employees, to keep every man up to a certain standard of efficiency, and withal to preserve a spirit of loyalty and cheerfulness, is an undertaking the accomplishment of which stamps a man as a genius.

There are, of course, the two extremes of the slave driver and of the man who can maintain no discipline. It is usually noted that the happy medium, the man who preserves loyalty and cheerfulness among employees and at the same time gets the work done, is the one who makes it his object to rule by kindness. In this day the most humble man realizes that he has a certain dignity, and he keenly resents being treated as an animal which is merely expected to tread a mill so many hours for so much money. He appreciates being treated as a man, and indeed that man who has not this feeling is unworthy of employment.

## CHAPTER XXVIII

### LEADERSHIP

If the blind lead the blind, both shall fall into the ditch.

IN politics, in business, or in whatever field of human action his activities may be engaged, each man would be chief. The desire to be a leader of men is strong. There is only one way to gain leadership, and that is to learn a business from bottom to top, and then start at the top and learn it down to the bottom. Perhaps this need of thorough knowledge has never been more clearly stated than by Mark Twain, when he said that a Mississippi River pilot of the olden time should be able to repeat the Bible from beginning to end, then say it backward, and then begin at the middle and recite both ways at once.

No man can hope to be a real leader in any industry who is not familiar with the work of every man therein, from the least to the greatest. It is a fact that there are very few men engaged in any business who thoroughly know the business.

The general manager of a great public utility corporation was formerly a clerk. At that time he was sitting up nights doing the work of a lazy

man who held a higher position and who drew a larger salary; he did that to learn the work of the next man, he succeeded him, and went right on to the top.

It is doubtful if any man in any great industry realizes how much there is to be known about his business, or how fully his life may become engrossed with it. One cannot hope to deserve leadership unless he gives days and nights to the thing in which he would lead. Notice that when the leader had no more sight than the follower the result was not merely an ineffectual attempt to reach the desired goal; it was a falling into the ditch, a most complete and ignominious failure.

Rank imposes obligation, and the leader must not overlook the responsibility incident to his leadership. That the holding of high office imposes obligation to the public we do not deny, but we are not so ready to admit that the holding of an important place in the business world carries with it an equal obligation. This responsibility is not alone toward the employer, though that is great; there is, likewise, obligation to the public and to those subject to our leadership. The obligation to the employer is not likely to be neglected by a man of sense, for he knows that the time will come when the employer will take a reckoning of his stewardship, and that he will be judged ac-

cording to the results of his work. The obligation to the public is in more danger of neglect.

We may occupy a position which seems to exalt us somewhat above the general public and we may feel that our greatness renders it unnecessary that we should take notice of the opinion of anyone less fortunate than ourselves. Yet we must remember that the business which is the source of our revenue comes from the public, and it should be the fixed purpose of every leader in business to see that his house never has a justly dissatisfied customer.

A man who had "struck it rich" in the Rocky Mountains went into a fashionable jeweler's shop, clad in the rough garb to which he had long been accustomed. As he looked at the various costly articles in the glass cases the clerks walked away and no attention was given the old man until he reached a case of trinkets over which a boy presided—a boy who was only learning the business, but who had graduated in the school of politeness. He courted the trade of the rough customer, sold him a few articles of medium price, and gradually advanced until the invoice included the most expensive goods in stock. During all this time the Westerner stuck to the polite boy and would have nothing to do with the leaders of the establishment. When his bill had run up to some thou-

sands of dollars he called them around him and delivered a lecture which cannot be here reproduced for reasons obvious to one familiar with diction in the far West.

The obligation toward those we lead is woefully neglected. The word the Saviour uses is "lead," not "drive." We must depend less upon the authority vested in us than upon the development of a larger personality, a more steadfast character, and that thorough knowledge of the business which commands respect.

Not only does our obligation to those whom we lead continue during the hours of employment, but we must remember that the position which we hold makes us an example that they are sure to follow. If there be evil in our nature they will know it and they will be far more ready to follow us in the evil than in the good; we should therefore in all things be an example to those from whom we desire efficient following of our leadership.

## CHAPTER XXIX

### CRITICISM

Woe unto you, when all men shall speak well of you!

SOME years ago the failure of one of our greatest financiers to consummate the most gigantic undertaking of his life was attributed to the fact that his associates dared not tell him of the fatal mistakes he was making. He had become so great that all men spoke well of him, and none dared to criticise.

The greatest blessing which a man can have is honest criticism. The best friend in the world is that one who comes to us and shows us where we are wrong. Of course, the criticism may not always come from a friend, but its educational value is no less because poured out violently upon us. The impossibility of seeing our own mistakes, the absolute refusal to turn the eye inward and see our own character, is a trait of human nature which renders our development largely dependent upon external suggestion. Most of us are offended when our conduct is criticised, and doubly so if our intentions and our underlying character be spoken against. To see ourselves as others see us may be unpleasant, but this is the only means by

which we may learn of our faults; the only source of information which will enable us to become larger men and women.

Josh Billings truly said, "Success don't konsist in never makin' blunders, but in not makin' the same one twic't." To know our faults, and to conscientiously undertake their correction, may be considered the secret of character-building. It therefore behooves us to give earnest heed to criticism, to overlook the offense with which it may come, but to profit by it to the same extent that we would if it had come with kindly intent.

There is just criticism, and there is unjust criticism; it is futile to attempt to please all. The man who is in business, especially if he hold a position of some importance, has many interests to consider, and to be a success he must carefully discriminate as to whom he will please and whose displeasure he will risk. There can be no figure in life more sorry to contemplate than that man who endeavors to please everyone.

In a picture book of our childhood was shown a man riding a donkey and a boy walking by his side. The first traveler they met upbraided the man for riding while the little boy walked, so the man and boy changed places. The second traveler complained of the boy's selfishness in riding while his father walked, so they both got on the

donkey. The third traveler said they were better able to carry the donkey than was the little beast to carry them, so they lifted the donkey and proceeded on their way until, in attempting to cross a footbridge, all three donkeys fell into the water.

Human nature is so various that the man who attempts to please universally will be continually vacillating between this course and that one, and beating about like a rudderless ship. The man who makes this attempt is endeavoring to attain a position where all men will speak well of him, and that is a condition which makes failure. One must be strong, he must do the right, he must to the best of his ability serve the interests intrusted to him; then shall he be fearless of criticism, and careless of it except in so far as he may thereby profit.

Another thing to remember in connection with criticism is that a man is never severely criticised until he begins to amount to something. It may be set down as a general rule that the man who is severely criticised by others is accomplishing something in the world, and is doing something worth while. The very activity of such a man means a certain agitation of forces in the community which is sure to bring some persons into opposition and cause them to raise their voices against him.

## CHAPTER XXX

### RESPONSIBILITY

For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more.

THE responsibility of man is here taught with that clearness and breadth characteristic of all of the Master's words. Our responsibility arises from those powers with which we have been endowed by nature, from the material riches which may come into our keeping, and from the places of honor which may be given us by fellow men.

Few realize how greatly we are indebted to nature for the power to do and to be; few fully take note of the duties which are imposed by the natural powers with which we are endowed. We accept bodily strength and mental acumen as things which raise us above those less bountifully endowed, and we have pride in these natural endowments as though they were things of our own making. The parent glories in the fact that a child learns easily; the young man glories in his strength. How often in maturer years do we use those powers to oppress those who, in body or in mind, are weaker than ourselves, forgetting that

these things were given us to bless mankind and not to curse them!

The man who is so fortunate as to have from his birth a sound body and a vigorous mind is in duty bound to make the most of them; not in idleness to enjoy the blessings which come to him almost without effort, but to strive from day to day to make himself a larger and a better man, and to develop his life on right principles, that the strength and vigor which he has inherited may bless all with whom he comes in contact. To the man who follows this rule great and enduring success is certain. There is perhaps no more marked example of the success attendant upon proper realization of the responsibility incident to native abilities than in the life of Theodore Roosevelt, whose untiring efforts to uplift humanity have made his name symbolic of the highest honor and the sturdiest manhood.

The responsibility of riches is a matter of which we hear so much that it may be briefly passed, but not with any depreciation of its real value to the life of the man who would succeed. We must observe that the man who has attained riches, either by intelligent effort or by inheritance, stands in such position to his fellows that he becomes an example of life to those who covet his treasure. The life of a wealthy man has a very potent in-

fluence upon molding the character of the community in which he lives and the circle in which he moves, and more especially is this true of his influence upon the young, whose characters are in a formative stage.

He who has gained riches has, of course, reached the accomplishment of that purely materialistic ambition which is present in all, but to him who seeks that high and enduring success which the Saviour denominates as life there is ever more to which he may look forward, and it is only by a full realization of his responsibility, and by a life in consonance with the duties imposed by that responsibility, that he can attain the higher success.

The responsibility incident to the attainment of high places of honor in business, or in other fields of human endeavor, is perhaps the greatest of all. The man raised above his fellows wields an influence so mighty that he may by a word, a look, or an act make or mar the character of many less fortunate. It therefore behooves him to be as wise as a serpent and as harmless as a dove. His position must never be used in even the mildest form of oppression. His attitude must always be one of justice, of firmness, and of consistent kindness. To him who thus lives it will, at the end, be a source of joy that he has been counted worthy, in this present life, to occupy a position where he

could influence humanity toward that upbuilding of character which is the sum of human happiness, and which is the great purpose of life.

Our responsibility is threefold: to God, to man, and to self. First, to God, because from him we have freely received the power which enables us to become a factor in the affairs of men. How many, in the hour of triumph, say with Nebuchadnezzar, "Is not this great Babylon, that I have built?" It has been said that a man of mediocrity may go through great trial unscathed, and may withstand adversity without loss of character, but that he is truly great who can sustain himself in great prosperity. The thing which balances men in the hour of prosperity is a remembrance of their dependence upon God, and a realization of the responsibility which arises from their obligation to him. This will preserve in the prosperous man that character which stamps him as a level-headed man whom success does not bring to folly.

Second, there is the responsibility to man; and it would almost seem, in the teaching of our Saviour, that the duties incident to this responsibility exceed those incident to our responsibility to God himself. The duty of man to his fellows is strongly emphasized throughout all his teachings. We must not only be an example to our associates, but we must actually reach out the hand to lift the fallen

and to heal those that are bruised. There can be no more satisfactory success in this life than the realization that we have been the means of molding in men characters which bring them to appreciate and to practice those high principles of life which make for universal success and happiness.

Third, there is responsibility to self. That every man is the arbiter of his own fortune is proverbial, and yet how we fail to take that truth home and to realize that we are what we will that we shall be! How often we dissipate our powers, if not our fortunes, in riotous living! How often we weaken our powers of body and of mind by failing to control anger and hatred! How often we fail to have within a master who rules by principles of right living! How often, indeed, we lessen our success and shorten our lives by neglect to cultivate our minds and to strengthen our bodies! The great men of this world have given great attention to self-development; to development of body, of mind, and of soul; to filling out the man in every part of his complex being.

## CHAPTER XXXI

### WAGES

The workman is worthy of his meat.

The laborer is worthy of his hire.

How much then is a man better than a sheep?

THE adjustment of wages, or the basis of compensation for labor performed, has ever been a matter of contention; it is so to-day, and perhaps it will be to the end of time.

Mr. Edward Bellamy, in his *Looking Backward*, a book which attained such wide circulation, held that equal effort deserved equal compensation; that the hare, for his fast running, was entitled to no greater pay than the tortoise, who made such progress as he was able. This conclusion is, of course, drawn from the employee's viewpoint, and has doubtless been carried beyond Mr. Bellamy's contemplation in the rules of certain trades unions by which an equal wage is demanded for all journeymen, irrespective of the fact that one may put real effort into the work of the day while another works half-heartedly, merely putting in time and doing no more than is necessary to escape the condemnation of the foreman or supervising engineer.

Does not the marked injustice of such a method of compensation appear when we consider that the reason one is more expert at his work than another may result, and usually does, either from the fact of longer experience or from the fact that one has devoted himself to perfection in his line of work with that industry which has kept his mind, if not his body, employed in the solution of its problems many hours which the other has spent in idleness or in revelry? Does not the fact that one accomplishes more than another result, at least in part, from the fact that right living has made his eye more clear and his nerve more steady? Do not the months and years of patient and persevering effort toward perfection entitle him to remuneration in proportion to the results which the perfection so acquired enables him to accomplish?

From the employer's point of view piecework is the only solution of the problem which will give a just and equitable return for the money paid to labor. The evils of the piecework system are manifest in the degradation of workers to sweatshop slaves.

It is a great problem, affecting the vitals of our social system, and what may be its final solution no man may yet say. The spirit of mutual interest is, however, already evidenced by the introduction in many shops of a more or less modi-

fied "bonus" system, being usually in the nature of a percentage on daily or weekly output in excess of average production before the introduction of "bonus." The advantage to active and industrious workers is obvious, while the additional profit to manufacturers having expensive machines in service is very considerable.

In other spheres of activity the division which corresponds to wages and piecework is denominated salary and commission. The evils attendant upon compensation by salary are not to be compared with those of an equal wage, because salaries cover a very wide range, and are commonly a matter of agreement between employer and employee. Compensation by commission seems, in every case where the results of a man's work are traceable directly to him, to be eminently fair, but it has been noticed that where universally employed the employer suffers more than the employee, because the energies of a man working solely on commission are not directed toward the broad interests of the business, but only toward accomplishing from day to day those particular things for which he is credited with a commission.

In modern business it is well understood that wages include something more than the payment of so many dollars and cents. They include not only the payment of a certain amount of money

determined by a careful consideration of the existing ratio between monetary units and the cost of living—the rendering, in exchange for labor, of a definite purchasing power in the markets where the necessities of life are on sale—but also those surroundings which tend toward the building up from the ranks of employees of true men and women who shall be able to act well their part in life's affairs.

The success attendant upon the businesslike methods—philanthropy is not the word—of the Krupps in Germany and of certain firms in our own country has prompted others to go and do likewise, and so it comes about that great employers of armies of men have established various means of education, refinement, and comfort for employees. So it comes about that the great office building has its lunch room where, at actual cost or less, wholesome food keeps the workers from the lunch counter of the “buffet”; the model factory has its gymnasium and its baths; the factory town has its park, its library, its nursery, and its places of wholesome amusement.

It is a noteworthy fact that those great-hearted employers who have instituted these methods of building the character of their employees, who have realized something of the responsibility of their wealth and their position, secure a much

greater and more uniform efficiency from laborers than could otherwise be obtained, and that service is rendered them with such loyalty and cheerfulness that labor troubles and strikes are to them unknown. They have appreciated the words of the Master, "How much then is a man better than a sheep?" and, appreciating the truth indicated by this question, they have forgotten that they are paying so much money for so many hours of effort; they have thought of their workers otherwise than as human machines grinding for profit; they have eliminated those conditions of factory life which fixed a definite limit to the life of the worker; they have introduced modern means of ventilation and sanitation to ameliorate the hard conditions prevailing in the manufactories of the past generation; and they have lifted their employees to that place where they become coworkers in a common cause, having the welfare of the common business at heart, and achieving results otherwise impossible.

## CHAPTER XXXII

### PESSIMISM

Wherefore think ye evil in your hearts?

ONE thing which the business man must consider as importantly affecting his career is his own state of mind. Every successful business man recognizes, as one of his greatest tasks, the preservation of an even disposition under trying circumstances, and the maintenance of that tranquillity of soul which will enable him at all times to throw into the work in hand the very essence of his life. It is therefore with great reason that everyone who aspires to success in the marts of trade may put to himself the question which Jesus addressed to his adversaries: "Wherefore think ye evil in your hearts?"

Why, indeed, should a man think evil? No valid reason can be assigned for harboring in the mind thoughts which are out of harmony with God's created universe, thoughts which are out of harmony with mankind, thoughts which are out of harmony with the business which demands all that is best in one, thoughts which one knows to be out of harmony with his own highest success. And yet man will persist in cherishing such

thoughts. The instinct of the wounded wild beast prompts the biting away of a putrid sore, so that nature may have a healthy wound to heal; but man cherishes the festering evil thought until the virus permeates his system and poisons his life.

It is one of the peculiarities of human nature that there is a certain unreasoning joy in causing ourselves and others suffering by harboring evil thoughts. In doing this we rob ourselves of the benefit of the best industry of which our own talents render us capable, we poison the lives of those surrounding us, we render half-hearted service to the business in which we are employed, and we maintain a sensation of jarring and discord between ourselves and every other thing of creation.

We must not suppose that these evil thoughts are kept secreted in our own heart, and that they are not evident to others. As a man thinketh in his heart, so is he; and the character which is molded by the predominating thought of a man is evidenced by his every action. Not only so, but from the fullness of the heart the mouth speaketh, and therefore the words of a man, the tones with which those words are uttered, and the expression accompanying that utterance, will unalterably display the condition of the heart.

There is a marked difference between seeing the evils of life through complaining glasses or through

corrective glasses. A superficial reader of the celebrated Poor Richard's Almanac might easily characterize Benjamin Franklin as a pessimist because of his caustic delineation of the abuses of his time; and yet he was by no means so. He was rather a mighty philosopher who saw the inconsistencies of man only that he might show a better and a more perfect way.

Those with whom we associate form their own opinion of us, according to the view of life which they recognize that we take; and we shall find that, in every walk of life, we shall be treated in accordance with the estimate which we ourselves have placed upon mankind.

Have you never encountered in business that happy, sunshiny man whose words are always kind and whose tones are always gentle; whose every act shows that he looks out upon the world as a good place, full of good people, and holding out great opportunities? Have you noted how each one will go out of his way to trade at this man's store, and how each one is ready and anxious to do him a service?

Pessimism reduces profits. But beyond this there is the influence on the life of self; there is the warped view which always anticipates evil, even though it come not; the sour view of life which takes the pleasure out of effort, and robs

man of the joy of living, while it keeps him in a state of mind antagonistic to success.

While noting the faults of the confirmed pessimist, let us not overlook the fact that there is a little streak of pessimism in each one of us, and if it be not counteracted and overcome by good thoughts it will grow until it becomes a rank weed in our garden, choking out the cheerful plants whose fruit is success. Each time we allow an evil thought to be cherished and nurtured ever so slightly we plant a noxious habit in the garden of character which is more difficult to remove the longer it may be cultivated.

## CHAPTER XXXIII

### SELFISHNESS

Whosoever will save his life shall lose it.

SOMEONE has said that no great success is achieved in any undertaking in which the ambition does not primarily spring from altruistic motives. It is hard for us to believe this, because men are not in the habit of pinning their motives on their coat sleeves. Indeed, it is difficult to determine the real underlying motive of a man, the power which urges him on to ultimate success in any field of endeavor. In the rush of business and the strife of competition it seems to us that each man works solely from self-interest. We see little but the results of his work from day to day, and we have no comprehension of the great motive which may lie far behind the beginning of his industry. Sometimes, in the fortune amassed by the continuous labor of a lifetime, we see no evidence of thought except for self, and yet when the last will and testament is read we observe that the thought of the life was the betterment of mankind.

Perhaps there are few lives which appear to the casual observer less unselfish than that of Cecil Rhodes, who went to the Cape a weakly youth

and came home the ruler of a continent. Yet why did he, in 1891, give fifty thousand to the Irish home rule fund? Why did he, when adding to the dominion of the crown greater territory in a month than British arms had acquired in a century, loyally hold all in subjection to the mother country? Why did he, at his own charges, equip and maintain an army to save Kimberley from the besiegers? Ask any one of those young men who are to-day being educated by the provisions of his bequests if Cecil Rhodes was a selfish man, and you will learn that his traducers saw only the shadow of the real man.

“Business is business” is a phrase which has misled many, and which has too often been used to justify acts of selfishness. This is due to our narrow conception of what the business of the world is. We assume that business means the mere piling up of coin, while to the broad-minded it means something much greater, and something much happier.

Business, in its broadest sense, involves that development of the world’s resources which renders all life more comfortable; commerce involves that interchange of commodities between individuals, communities, states, and nations which gives to each the things of which he stands in greatest need; and the just remuneration of each factor in

the development and distribution of the world's goods is measured by the service which he has rendered to his fellow men.

He who continually thinks only of himself and of his own self-interest will utterly fail to reap the higher benefits of his labors, and in his self-centered attention he will overlook the greatest opportunities for real success. No great achievement which has brought a man into a position of honor, or into a position in which his name has been blessed by a succeeding generation, has been accomplished except by throwing his life into the work with a zeal which clearly evidenced that he considered the work larger, and of more consequence, than his own physical existence. It is to those men who regard their own lives of small consequence in comparison to the completion of the work whereunto they have been called that success comes in large measure, because their unselfishness enables them to so thoroughly abandon themselves to the work that their very soul and life goes out in an effort to reach the goal. To those men does the world justly render praise, as unto a hero who has sacrificed life in saving his brother.

It is with very clear insight into human nature, and into those unchangeable laws which work for success or failure in the affairs of men, that the

Saviour left us these words, "Whosoever will save his life shall lose it." Whosoever will regard his own well-being as of greater importance than the greatest good to the greatest number, whosoever will hold his own ease above the furtherance of the business projects to which he owes allegiance, whosoever will live selfishly, shall lose that larger life which Christ came to give more abundantly.

## CHAPTER XXXIV

### PERSONAL PREJUDICE

And he was angry, and would not go in.

A prophet is not without honor, save in his own country,  
and in his own house.

THE parable of the prodigal son clearly shows the neglect of opportunity because of personal prejudice. The elder son who had many years served his father, neither at any time transgressed his commandment, returned home to find in progress a feast in honor of his brother who had been counted as one dead; so great was his displeasure that it is recorded of him, "He was angry, and would not go in." This elder brother had, at this time in his life, an opportunity to mold the character of his repentant younger brother, and to make him a man of whom the family would be proud, instead of one whose name had been spoken in whispers. But he was so prejudiced against that brother who, in the rashness of youth, had gone into a far country that he would have no intercourse with him, and would not go in to the feast which his father had prepared.

Another instance of opportunity neglected on account of personal prejudice is recorded in connection with the Saviour's preaching in the syna-

gogue in his own country. While the companions of his boyhood recognized the force of his teaching, so that they were thereby astonished, they said among themselves, "Is not this the carpenter's son?" And they were offended in him. What a fatal mistake these people made, merely from a human point of view! The greatest prophet of time, the Messiah whose words should reach to every land and endure to all ages, came to his own people and gave them the opportunity to become his disciples and to share with him the renown which was his desert; but they would have none of it, "And he did not many mighty works there because of their unbelief."

The thought of Jesus, that a prophet is not without honor except in his own country, is pertinent to the business of our time. It is our custom to undervalue those with whom we daily associate. Too often do we fail to make promotions from those already in our employ, and who could fill the higher places more satisfactorily than the men whom we bring from the outside, who have no knowledge of our business.

It is natural to undervalue those things which are within our reach, and to consider as more valuable those things which we must reach out after. Association from day to day shows us the faults which each one possesses, in greater or less

degree, while the man with whom we have not been so associated may have much greater faults of which we have not learned.

While personal prejudice is a great hindrance to success, it is noteworthy that it is usually groundless. It ordinarily results from appearance, from some trivial incident, or from a lack of investigation. We dislike a man's looks, his voice, his clothes, or his manner, and we forthwith say that we shall have nothing to do with him. We are unmindful of the fact that such an investigation as is due every man, before his character be condemned, might show in him the very man we need.

Unquestionably one of the most potent factors leading to the outbreak of the civil war at the particular time at which it occurred was personal prejudice against the newly elected President. Yet what forbearance, what long-suffering, what justice, and how great forgiveness did he exhibit toward his enemies during the years that were given him to live, and how unjust were his opponents in judging the real motives of him who, "with malice toward none, with charity for all," dispassionately but safely guided this nation through its crisis!

Misapprehension is the basis of all unjust personal prejudice, and misapprehension is another name for blindness.

## CHAPTER XXXV

### PROFANITY

Swear not at all.

Not that which goeth into the mouth defileth a man; but that which cometh out of the mouth, this defileth a man.

IN this day it would seem scarcely necessary to say to one versed in progressive business methods that the harsh manner of speech incident to the continuous and offensive introduction of a miscellaneous vocabulary of profane words does not make for success. And yet there are few of us who do not follow the example of the Jews in exercising some discretion as to how and when we shall swear, or as to what things are profane and what things are not so. Christ's teaching in this respect, as in all, is both sound and broad. He says: "Swear not at all; neither by heaven; for it is God's throne: nor by the earth; for it is his footstool: neither by Jerusalem; for it is the city of the great King. Neither shalt thou swear by thy head, because thou canst not make one hair white or black. But let your communication be, Yea, yea; Nay, nay: for whatsoever is more than these cometh of evil."

It requires many years of business experience for one to appreciate the meaning of the injunction, "Let your communication be, Yea, yea; Nay, nay," and to acknowledge the soundness of the principle underlying this command.

The man who introduces profanity into his conversation not only acquires that rudeness of speech which repels, but he unconsciously forms a habit of speaking with great indefiniteness. When one uses profane language he never really means what he says. He therefore loses that sense of accuracy which gives to speech its value.

The great strength of business language, oral or written, lies in saying exactly the thing which one means. Someone has said that without a study of law no man is able to express his thoughts with accuracy. This is true to that extent that the study of the law shows clearly the importance of each word, and the possibility of changing the entire sense of a statement by the least verbosity or inaccuracy in diction. The meaning of "Yea, yea" is that he who would govern his speech must say exactly what he means, no more and no less—a rare accomplishment of untold value.

Admiral Farragut entered the navy at the age of nine, and his associations were such that soon, to use his own words, he "could swear like a pirate." Noticing this his father asked him what he pur-

posed being when grown to manhood, and he promptly answered, "An admiral, sir."

"Then, sir," said the major, "begin now to learn the speech of a gentleman."

We give the greatest attention to that which enters the mouth. We read in the daily press long articles on the evil of this food and of that one; we visit pure food shows, and we read advertisements of all kinds of substitutes for the foods upon which our grandfathers grew robust but which, it seems, no longer agree with the human organism. How little thought do we give to the words which issue from the mouth, which are the real source of defilement; the source of offense to our fellow men, the source of failure in business, the source of ruin to self! Truly the tongue is an unruly member, and whosoever can control it is master of himself and of his house.

How many men, at the close of the day's business, can truly say that they have not uttered words in the heat of the day which had been better unspoken, which if repressed would have made life brighter for their associates and more successful for themselves? O, it is so easy to regret; so hard to refrain from the speech which brings remorse!

Clear, concise, and calm speech carries with it a sense of masterful thought which impresses the hearer to such an extent that our powers of per-

suation are increased tenfold. To the man who speaks thus any other form of speech is doubly obnoxious; to the man who speaks otherwise the recognition of superior power in the speaker compels his respect and obedience to a greater man.

## CHAPTER XXXVI

### CONTENTION

Agree with thine adversary quickly, whiles thou art in the way with him.

PERHAPS the most remarkable instance of a practical effort to obey the Saviour's injunction against contention is afforded by William Penn's policy toward the Indians. Justice and kindness are not the arms with which most white men have gone to battle with the red, and yet does it not stand among the miracles of history that for seventy years the pact with Penn was kept inviolate by his Indian neighbors?

Lincoln said, "No man resolved to make the most of himself can spare time for personal contention. Still less can he afford to take all the consequences, including the vitiating of his temper and the loss of self-control."

The spirit of contention is the rock upon which more than one business has come to ruin—contention with customers, contention between partners, contention of employer with employee, and contention with self.

Contention with customers appears upon its face as foolish, and yet it is largely practiced by men

who should know better. When we stop to consider the mind of a purchaser we must know that his trade cannot be retained by the man who does not make trading agreeable; and, indeed, in the case of a single sale we must realize that contention arouses all the antagonism of the customer's nature, while the easy course of persuasion preserves that harmony which results in readily closing a transaction beneficial alike to buyer and seller. To convince, but not to contend, is the law of success.

Contention between partners can, of course, result only in that general disintegration of the business which is characteristic of the house divided against itself. The same comparison may reasonably be made as to contention between employer and employee, for men are coming to more fully realize that community of interest which must obtain throughout an establishment to bring success in any enterprise; that harmony among all workers from the least to the greatest which enables the business to go on, perfectly balanced in every part.

Contention with self is but a strife between the principles of right, which lead us to success, and the principles of evil, which lead to our downfall. This contention exists, to a greater or less degree, in the mind of every man who does not intention-

ally choose to follow the broad road that leads to destruction, but the daily habits formed by consistent adherence to principles of right living will so overpower the principles of evil that the strife will cease to be a vexation, and the constant victory of the good within us, over the evil of our natures, will become a source of the keenest pleasure and a distinct factor of success.

## CHAPTER XXXVII

### HEEDLESSNESS

They seeing see not; and hearing they hear not, neither do they understand.

He that hath ears to hear, let him hear.

HEEDLESSNESS is one of the most common habits of business, and it is one of the most reprehensible. The habit of being heedless is no more necessary than the habit of being lazy. The effort to listen is much less than the effort to work; yet we excuse ourselves for heedlessness when we should not excuse ourselves for laziness.

There is no person more universally respected by his associates than a good listener, and there is no character more rare. We have the greatest respect for our own opinions, and are indeed offended if one shall say that our words be not worth while, but it is seldom that we take the words of another to heart.

Christ teaches hearing not merely with the ears, not allowing the words spoken to go in at one ear and out at the other, but the assimilation of all the facts and knowledge which we may be able to gather, the weighing and sifting of the experience of others as evidenced by their spoken and written

words, and the building of this knowledge into that character which makes real men.

There is something behind the words of every man; there is a deeper meaning which the words convey to the few who are qualified to hear and to understand. The comprehension not only of the things we hear, but of the more powerful things which stand behind and prompt the utterance of words, is the needful thing.

We are heedless not only of the words of others, but we are heedless of the things which we see, and which might be turned to our own profit. We are heedless of the great principles of living as taught by the actions of men and the forces of nature. In short, we do not learn the laws of life by cultivating the habit of close observation. Every day of our business career, merely because we are not watchful, we pass opportunities which might easily make for success. By observing the acts, the habits, and the characters of our fellows each day, we have an opportunity to learn great truths which will help us. Every morning, in the growth of the grass and the flowers in our garden, we have an opportunity to study the laws of nature, which are so closely associated with the life and the success of men. Truly this world would be a busy place if all were continuous and close observers. In the smallest wayside station, whiling away the

passing hours awaiting a belated train, one who desires to hear and to understand need never "kill time."

A very important proposition was presented to President Lincoln by a young man who talked fluently but superficially. After giving him a fair hearing Lincoln promptly asked a few searching questions, and, as the young man failed to answer, the President said, "Young man, one thing I have learned which you have not—thoroughness."

In our hearing and in our observation the great benefit is derived by getting at the very bottom of things, by reaching a true realization that all words, all acts, and all life have for us something of truth in addition to that which appears to the casual observer or to the listless hearer.

## CHAPTER XXXVIII

### WORRYING

Thou art careful and troubled about many things.

Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment?

WE have seldom known a business man who could not truthfully be said to be careful and troubled about many things. We have known men who considered it an absolute virtue to worry over their business, to carry the things of business into their homes and into their sleeping hours.

There are few who are able to properly distinguish between thinking on the things of business and worrying about the things of business. Thinking on these things involves careful and deliberate planning toward the accomplishment of desirable ends; worrying consists in dwelling upon the possibility of the failure of our plans. Thinking is directed toward the doing of things which lie within our power; worrying is directed toward things which cannot in any manner be influenced by our acts. We think about those evils for which there is a remedy; we worry about those for which there is none. We worry about some

impending calamity until we convince ourselves it is sure to occur, but it does not happen; we worry about an employee leaving something undone, and find that it has been given proper attention.

A man usually worries about the wrong thing and finds that, in the meantime, some duty which should have received his most careful attention has been neglected because his thoughts were occupied by a morbid consideration of evils which did not befall. When worrying about one thing everything else seems to go wrong.

Nothing so thoroughly unfits a man for that close attention to business which is required in these days of keen competition as the habit of worrying. It draws the mind away from the things which are to the things which have been, or to the things which he fears may be.

It is our duty, and it is essential to our success, to give our whole thought to the solution of the present problems which confront us. Henry Ward Beecher, when asked how he could do so much work, said that he never did a thing but once, whereas most men did each thing three times: once in anticipation, once in performance, and once in retrospect. Livingstone, that great explorer who put his trust in God and his life into Africa, had as his life's motto, "Fear God and work hard."

Work is the thing for which both body and mind are designed; work is the thing which brings health, life, and success. Worry is the rust which destroys both the mind and the body, and brings nothing to recompense for the life it has taken.

To some the admonition of Christ to take no thought for food and raiment seems impractical, but as we recognize the larger range of man's duties and possibilities we find one of the great helps in business is to absolutely forget the demands of the body and to throw the whole essence of one's being into the accomplishment of the task in hand; this is the only way to perform work of quality, the only recipe for real excellence in any undertaking.

"Is not the life more than meat, and the body than raiment?" Is not man superior to material environment? Is not the desire to do and to be, the ambition to excel, something more real and vital, something more worthy of attention, than the wants of the body? And if we observe and do these things, shall not our material necessities be supplied in great abundance?

## CHAPTER XXXIX

### LUXURY

They which are gorgeously appareled, and live delicately, are in kings' courts.

MATERIAL luxury is not conducive to business success. It withdraws from man the spur which is necessary to drive him to the goal. It draws his thoughts away from the things he should do, and the things he has power to do, and centers his attention upon the material benefits by which he is surrounded.

The great editorials which have inspired men, in times of national crises, to do and to dare have been written upon pine tables in an upper room, while the gilded railing is only for that place where men are passing money into the coffers of the counting house.

Gorgeous apparel and delicate living are for those who sit in the court of a king, for those who live upon the favor of a protector, for those whose independence and initiative are dwarfed in the service of a feudal lord; but for the man who would live, who would by his own effort wrest success from defeat, who would maintain his position and increase his power against competition,

there are hard conditions of service which are not in keeping with royal robes.

In the advice of Polonius to his son,

Costly thy habit as thy purse can buy  
But not express'd in fancy; rich, not gaudy:  
For the apparel oft proclaims the man,

we see a strong suggestion of the spirit which makes for success. Too showy, too gaudy, are our ways. Too much dress-parade ruins the lives of many who have a chance to be worth while.

In working harness the man of affairs is always plain and simple. We have seen a great business man, an employer of hundreds, a man of wealth, culture, and achievement, come into an office attired more plainly than the clerks who met him; we have seen the look of surprise at the mention of his name. It is the man, and not his material environment, which makes success.

Few indeed are there who will accept Russell Sage's ideas of life. Yet in his teachings there is the germ of truth, and, however far it was carried to an unreasonable extreme in the practice of his life, we must respect that adherence to the rules of his early life which he maintained when the owner of millions. His life appears as the result of habits formed from a great appreciation of the opposition of luxury to effort. The hard road by which the boy attained independence molded the simple and austere life of the millionaire.

## CHAPTER XL

### ASSOCIATES

Ye shall know them by their fruits. Do men gather grapes of thorns, or figs of thistles?

Every tree is known by his own fruit.

IT has been said that Carnegie's success was due to his skill in the selection of men. In this day no man of might can hope to himself perform even a small portion of the actual work incident to the conduct of his business. He can do little except give general directions to those who in turn direct the laborers, and it is therefore evident that the success of an employer is directly attributable to his discrimination in the selection of those who have his various interests in charge.

It is curious how little attention is given to the study of man, and how great attention is given to the study of machinery. Mankind is of paramount importance. To be a good judge of human nature is a distinct advantage in any undertaking.

The selection of associates by a young man entering the business world is of vital importance. It is difficult to say how far our life is molded by the character and habits of those whom we constantly meet. Certain it is that our wills are so pliant that we become largely the creatures of

material and personal environment. There are few who, in early years, have the will so strongly developed that they can resist that subtle influence thrown upon them by the character of associates.

John B. Gough attributed the unfortunate course of his early life very largely to the baneful associations of his bindery apprenticeship; and however truly we may say that the power to rise or to fall is in the individual we cannot deny that his elevation or degradation is accelerated and intensified by the example of his associates.

“Ye shall know them by their fruits.” In the morn of life we must be content to judge men by their visible fruits, but as judgment becomes more mature we may apply the term “fruits” not merely to the material objects of success, but more especially to the evidences of character which appear in the words and in the acts of every man. By these fruits may we judge, and judge rightly, the tree of character which dwells within, which has grown through the years of life, and which directs every visible act of the man. Grapes spring not of thorns, and the thistle brings not forth the fruit of the fig tree; neither do base words and unkind acts come from the heart of a man whose life is devoted to the attainment of high success.

We speak of the association of the home, of the association of men in fraternal orders, of the asso-

ciation of men in politics, but nowhere is there that association which so clearly shows to others the inmost character of a man as in the walks of business; and nowhere is there greater opportunity to the really great soul to mold the lives and character of those about him, and to lead them into the more abundant life, than in the association of factory, store, and office. It is here that the trials and the triumphs of the day give to every man an opportunity to show of what he is made, to show the strength of a character based upon principles of right, and developed by right living and right thinking. And so surely as the yeast leavens the whole loaf, so surely will one bright and earnest character, striving for the higher successes of life, inspire his daily business associates to follow the light of life.

## CHAPTER XLI

### OPPORTUNITY

Say not ye, There are yet four months, and then cometh harvest? behold, I say unto you, Lift up your eyes, and look on the fields; for they are white already to harvest.

The harvest truly is plenteous, but the laborers are few.

Many are called, but few are chosen.

When he saw him, he passed by on the other side.

FAILURE in life is usually attributable to the neglected opportunities of life. By neglected opportunity is not meant that great one, when we missed the "chance of a lifetime," but rather those little ones which come three hundred and sixty-five times in each year, when we fail to do with our might that which our hands find to do.

It is the grasping of the little opportunities of the day which makes the great life. To be able to grasp these as they come we must be watchful, and we must be prepared. We must be thoroughly grounded in the knowledge of our business, in order that no emergency may take us unaware, and we must have a character which will prompt us to willing service. How many instances might be drawn, from any great business enterprise, of the man in a humble position who in time of need has shown himself so much more resourceful than

those above him that he has been asked to step up higher.

It is the small service which counts, and it is the small opportunity which must not be overlooked by the man who would attain a large measure of success. At the request of Andrew Carnegie a young man was sent to show samples of wall paper. So well did he impress Mr. Carnegie that he thereafter made especial request that this particular clerk should attend to his orders. In regular course of business he called at the residence a number of times, until one day Mr. Carnegie said, "Come with me and I will make you a rich man." He went, and it was not many years until he was known as a master in the steel business—all because he gave earnest and courteous attention to the patrons of a wall paper store.

We look upon the fields and we say there are yet four months until harvest. Opportunity is ever far off to our view. We anticipate things which will occur next week, next month, or next year, which will give us a chance to demonstrate our ability. Perchance our far-off view has respect rather to distance than to time.

Some years ago we heard Russell Conwell lecture on "Acres of Diamonds," his leading thought being the seizure of opportunities which lie at our feet. He told how, while traveling in the East, an

Arab guide gave him the story of a man who desired to gain wealth in the diamond fields, who sold his land of inheritance and journeyed thither, and in a few months the land which he had sold was found to literally consist of acres of diamonds. "And," said Mr. Conwell, "the guide gave me a sly look, as though he thought a certain young American would better be traveling closer to his home."

The love of that which is away off is strong in us. There is an allurement about the mines of Alaska, and we long for the wealth of South Africa or Australia, forgetting that there are opportunities hidden all about which may, for us, be far greater than those of which we dream.

How pertinent is that story of our school days, of the farmer who called his sons about him and counseled them, when he should be gone, to diligently seek a great treasure which was buried on his land. Earnestly did they heed his advice, and persistently did they stick to their task until every foot of the soil had been turned and no buried treasure disclosed. Then did the wisdom of the father's counsel overcome the chagrin of the disappointed sons, as the elder pointed out to them that by their treasure-hunting they had developed a barren waste into a fertile field; and the earth was ready to give up to them the treasure which it

holds for every man who tills with industry and wisdom.

Not only is it the hidden possibility which lies near us, but there are opportunities visible to each one, the importance of which we do not appreciate. The opportunity for you and for me is to do the best we can in the work which has come into our hands. Howsoever humble my task may be, it is my duty to make myself more proficient in its performance than anyone else has been. That is the opportunity which comes to each man every day.

The harvest is great, but the laborers are few. Indeed, where shall we find for the work of the world workers who are willing, who are efficient, and who are grounded in those great principles which grow that luxuriant character from which spring all the fruits of success? Though many are called into the harvest field, and many are selected who are thought to possess the qualifications of good laborers, how many have that industry and perseverance which causes them to be chosen for the places of the successful?

James J. Hill, the veteran railroad builder, says the qualifications necessary to success are "perseverance and lots of luck." What is luck? Is it not the power to see, the quickness to grasp, and the strength to hold to opportunity?

In the parable of the Good Samaritan there is imparted a great lesson of neglected opportunity. The chance to be of service was plainly set before both the priest and the Levite, but each deliberately avoided the duty which he saw, and left the work of benefaction for a stranger of a despised people. O, how often do the children pass by on the other side to avoid that work which is rightfully theirs, leaving the stranger or the servant to reap the reward of industry, which is ultimate success!

## CHAPTER XLII

### COUNTING THE COST

For which of you intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?

Except a corn of wheat fall into the ground and die, it abideth alone: but if it die, it bringeth forth much fruit.

And when he had spent all, there arose a mighty famine in that land; and he began to be in want.

WHEN a great multitude were following the Saviour he turned to them and told them, in language so plain that his meaning could not be mistaken, to count the cost of a life of righteousness; even as a man about to build a tower first ascertains whether he has funds for its completion, or as a king about to make war consults whether his army is able to vanquish that of his adversary.

Nothing that is worth while in life comes to us unless we give its equivalent value in exchange, and it is indeed foolish for one to start upon the road to high and enduring success unless he first sit down and weigh the prize against the effort necessary to attain it. It is folly to expect to reach the goal without running, and we must decide for ourselves whether we are able to run, and whether we are willing to put into our running the

strength and perseverance without which failure will be our lot.

It is necessary that the corn of wheat should die in order that it may enrich the earth by bringing forth much fruit; and it is just as necessary, in order to attain success in any line of activity, that a man must be willing to put his own life into the work which he undertakes. A man must be willing to give to the object of his ambition the highest power of his soul, of his mind, and of his body; the whole strength of his being must be sacrificed to the attainment of the high success which he craves.

The parable of the prodigal son offers a marked example of failure to count the cost. This young man took his inheritance, went into a distant land, and there, forsaking the principles of right living, he did not count the cost of the riotous life into which he plunged with avidity; he did not wake up to the cost of his course until he had spent all, and the famine came and he began to be in want.

Thus in all human life there are two things which must ever be set over against each other: the end to be attained, and the cost of its attainment. The prodigal son made the mistake of paying too great a price for the temporary enjoyment which he found with the friends of the hour. Too many men of our own day consider the price

of preparation, of industry, of perseverance, and of right living too much to pay for the great and enduring success which is possible to him that overcometh in the business world.

## CHAPTER XLIII

### SUITABILITY

And it came to pass, as he sowed, some fell by the way-side, and the fowls of the air came and devoured it up.

No man putteth a piece of new cloth unto an old garment, for that which is put in to fill it up taketh from the garment, and the rent is made worse.

In any life which would gain ultimate success it is not only necessary that those great principles of right living taught by the Saviour be observed, but that they be observed as to time, place, and manner, with due regard to the suitability of attendant circumstances.

Ulysses S. Grant stands without a peer as a general guiding great armies to victory, and as a President reconstructing and uniting the jealous sections of a dismembered nation. And yet we saw him before the war an unknown tradesman of indifferent success, and we see him in later years stripped of his possessions by men shrewd and unscrupulous in the marts of trade. We have seen Sir Walter Scott amass a fortune by his pen and we have also seen the sadness of his later years come from his effort in lines for which he was not capable.

Thus do we often find a man working in the

wrong field, and failing to achieve the results to which his industry and integrity would entitle him in a field where his particular abilities might have broader scope. This lack of conformity between a man and his surroundings may result from natural traits of character, from peculiar ability in a given line, or from acquired experience and habits of thought. A man by force of will may adjust himself to the environment in which he is cast and thus overcome the untoward circumstances. If, however, he be unable to do this or if his ability in another line be so marked that he is sure of greater success therein, it is better to seek the field for which he is so well equipped.

It may be said that the opportunities for employment are now so various, and the change from one occupation to another so easy for the people of the present day, that the desire to change and to shift about in the search for that which appears more promising is a source of great evil. One should, therefore, in the work which he finds to do exhaust his power of will in an effort to do well therein.

Given, however, a man of natural ability and ripe experience in a particular line of effort, and his work in a different line may be likened to the falling of the seed by the wayside, where it takes no root and the fowls of the air come and devour

it up. Like putting a piece of new cloth, good in itself, into an old garment is the work of him who is unqualified, by his former experience, for the work which he is endeavoring to do. He would be of service in the place for which he is qualified, but he is blindly trying to gain success in a field of which he knows nothing.

How often do we see, engaging on their own account in mercantile pursuits, men who have no knowledge either of the particular line of goods which they are handling, or of the general art of buying and selling! It seems to be a common thought among wage-earners that if they can save a few hundred or a few thousand dollars they will "start a store." To start is easy; to succeed against older and more experienced competitors is not a matter of ease, and it would seem that the number of failures might be materially lessened if those possessing this inclination would give a few months to the service of another in a business of the same line as that in which they purpose engaging, in order to gain the experience necessary to succeed, or perchance to ascertain that their own abilities do not fit them for that line of activity.

## CHAPTER XLIV

### PUBLICITY

Neither do men light a candle, and put it under a bushel.

WE may well imagine that advertising originated by word of mouth, by the telling of one to another that a certain man was fitted to do certain work, or that a certain person had certain goods for sale or exchange. With the printed page there would naturally arise notice of happenings which were of interest to the community, and such notice would have an influence upon the custom of this store or of that one. The influence thus exerted at length led the tradesman to desire that more direct notice be given to his wares, and for this he was willing to pay.

If we trace the development of advertising through the years to the present time we shall find that it has become one of the most vital influences of commerce. Scarcely any paper or magazine which we may read comes to us except by reason of the support of its advertisers, and we have come to believe that nothing except the mint can make money without some form of advertising.

Forms of advertising are multitudinous, but may be generally divided into two classes: those which

are calculated to attract the attention, and those which are designed to effect a sale. The latter class is usually employed only by mail order houses and is more common in the monthly magazines and in catalogue literature than elsewhere. The advertising merely to attract attention is designed to bring customers to one's place of business, where the wares may be exhibited to them and sales effected. This is by far the more common form of advertising, and is exemplified in the distribution of circulars, in placing posters upon billboards, in erecting electric signs, in window displays, and in the daily newspapers.

We are thoroughly familiar with these various methods of advertising; we have tested their respective merits; but do we realize that the basis of all successful publicity is quality and truth—quality in the goods, truth in the advertising? The first necessity is to have for sale an article which will be of benefit to the consumer, and then to let him know about it by the most efficient means that can be devised. There is no place where it is so necessary to tell the whole truth and nothing but the truth. In selling goods it is fatal to tell less than the truth—it is fatal to tell more. Falsehood on the one hand, and false modesty on the other, are twin evils to the advertiser.

We have said in another place that the man who

lies to sell goods is a fool; we would here say that the man who lies in his advertising is doubly so, because a prospective customer comes to him only as a result of that advertising, he comes to test the truth of that advertisement and if it be not true he goes forth to tell others of his discovery. The man who marks up his price cards and then marks them down again, and then advertises a bargain sale, cannot hope for the lasting confidence of the community.

By the casual observer it is often thought that advertising is but a matter of warfare between rival concerns, and that it has no influence upon the general life of mankind. Not so; advertising is the great educator of the age. It is advertising which is teaching people facts pertaining to food, clothing, and every comfort and luxury of life.

It has been found by actual records that the advertising of a given commodity by a half dozen competing companies produced sales many times in excess of the sales of the same commodity resulting from the advertising of a single corporation in which the others became merged. Advertising increases the consuming demand.

Legitimate advertising of an article, in connection with the name of a responsible maker, increases its value. We use the word "value" advisedly; we mean not merely that it increases its

selling price, but it increases its worth to the consumer, because it insures him in securing an article of the quality which he desires, and of which he would not know except by its extensive advertising. If never advertised it might be just as good, but the consumer, ignorant of that goodness, could not be profited by its excellence.

Then there is the advertising of self, the making known to the world of the principles which govern our life; not in a spirit of boasting, not by methods savoring of self-praise, but merely letting our light so shine before men that they may recognize, from our words and our deeds, the character founded upon principles of right living. Christ said to his disciples, "Neither do men light a candle, and put it under a bushel, but on a candlestick; and it giveth light unto all that are in the house." So is it that the life and the character of one grounded in principles which make for high and enduring success shed that light upon all who come in touch with him; so is it that his life brightens all lives, and the world becomes a better, a happier, and a truer world because he has lived.

## CHAPTER XLV

### ECONOMY

Gather up the fragments that remain, that nothing be lost.

WE are at once struck by the paradox of One who could from five barley loaves and two small fishes produce food sufficient for five thousand people directing that the fragments remaining after the meal be gathered, that nothing should be lost. And yet the Saviour was but furnishing his disciples with an illustration of that infinite economy which is everywhere evident in the doings of nature; and nature is the handiwork of God. He was but giving to us an example of the economy which must characterize every action of life if we would succeed.

In this extravagant age, when every man may with truth be said to live like a king, it would seem timely to speak of economy in the matter of money. And yet the subject is time-worn, and all has been said that need be upon this important point of business success.

Attention may be for a moment directed to the economy of time and of energy. There are only so many hours in the day; how many do we waste? It is needless to here recall the teaching of

childhood, important though it be, that the idle hour can never be regained. Rather would we call the attention of the busy man to the minutes he wastes in doing things which can be delegated to one whose time is of less value; to the minutes he takes to look for things which would be ready to his hand if kept in the proper place; to the time he takes to-day to look for the thing which he threw aside yesterday because he had not one minute to put it away, although he now spends ten minutes searching for it.

It is this lack of system in our work which robs us of time, which renders us unable to perform a great amount of labor in the hours of the day, and keeps us working at night when we should be recovering our strength by healthful diversion. There is absolutely no limit to the amount of work which a man can perform in a day if he works systematically and keeps not only his thoughts, but his papers and all material things with which he has to deal, in perfect order.

We must get hold of the absolutely intrinsic value of minutes if we would succeed. Of Gladstone it is said that so careful was he of small fractions of time that he ever carried some little book with him to read in idle moments.

Economy of energy is not of less importance, and is equally neglected. We take pride in our

strength, and yet we well know that we have only so much, and that there is a limit beyond which we may not pass. We well know that our faculties cannot be sustained at the high pitch of intense activity for many hours at one time. Why, then, do we waste our most intense exertion upon trivialities; why do we not save our energy, giving to each subject that consideration which its importance deserves, so that the weightier matters may receive our most active attention?

The masterful man is he who weighs his duties in the balance, disposes of the less important with such energy as they deserve, and throws himself heart and soul into the things which are worth while. This is economy of energy, and this wins success.

## CHAPTER XLVI

### REST

The Sabbath was made for man.

Come ye yourselves apart into a desert place, and rest a while.

Come unto me, all ye that labor and are heavy laden, and I will give you rest.

FROM the beginning Christ knew the needs of humanity, and his statement that the Sabbath was made for man shows that he well understood the necessity of man for that alternation of activity and rest which can alone preserve unimpaired the vitality of his powers.

There are those who deny the sacredness of the Sabbath and who, disregarding the laws of nature, pursue their greed of gold on that day as well as upon those six on which we are commanded to labor and do all our work. Eliminating any religious consideration, can they be said to be wise who thus violate the laws of their own being by that restless and changeless work for which neither the body nor the mind is designed?

When the apostles returned to Christ after their tour of preaching he said to them, "Come ye yourselves apart into a desert place, and rest a while,"

here again recognizing the necessity and the importance of respite from arduous work.

There is inaction which is not rest, and there is rest which is not idleness. During one of the intensely earnest fights in which James A. Garfield was engaged while a member of Congress he suddenly disappeared. Some of his colleagues became worried about him and instituted a systematic search for the man they so sorely needed in the closing debate. Great indeed was their surprise, when they finally located him, to find him earnestly studying Latin poetry, while around him were many copies of Horace. He had secured every edition of the Latin poet contained in the Congressional Library, and was working as earnestly as an undergraduate preparing for an examination. To the anxious inquiries of his friends he merely answered, "I had to get away or go crazy."

The Sabbath was instituted as a day of higher thoughts, a day on which the attention might be lifted to those greater things which are not of this world, a day devoted to Him who on that day rested from all his work which God created and made. God's visiting day!

The thought therefore comes to us that the times of rest in our lives should be given to those thoughts and aspirations which are higher than the daily work in which we are engaged. The

change thus offered from the daily routine of mental or physical toil not only permits those parts of our physical organism which are exhausted to recover normal strength and vigor, but by the turning of our attention toward things which are above and beyond the daily round of care and anxiety our entire nature is ennobled, and we are enabled to resume the duties of life with a clearer eye, a stronger arm, and a steadier nerve, with an increased purpose to do and to be, with greater faith in humanity, and with a larger hold upon the Infinite.

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In closing this application of the words of our Saviour to the principles underlying success in business, we desire to call the reader's attention to Christ's invitation to the workers of every nation, of all time, and of every station in life: "Come unto me, all ye that labor and are heavy laden, and I will give you rest." Jesus recognized that the world was heavy laden, more heavily laden than need be if men would only accept the principles of right and grant unto others their just due; he appreciated that the world was in need of rest, and to the great heart of the Infinite Creator of the universe, to the mercy of the Father who cares for the least, he invites the worker to come with faith and love, and he will give him rest.



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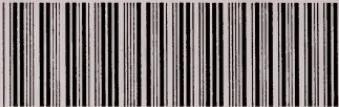
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